Education News Services

Division of Capitol Publications, Inc.

Publishers of Education Daily and other specialized news services for the education community.

Note: Meet Economic Opportunity Report. We're so sure you will find it to be the best news source about the War on Poverty that we will unconditionally guarantee it . . . and we'll give you $5.00 off the purchase price just to prove it to you!

To: Human Resources Administrators:

Please stop and think of the best source you now have for news about anti-poverty programs and see if it can match these advantages offered by Economic Opportunity Report:

* How often is it published?

Economic Opportunity Report is published every Monday. It brings you the news while it is still news, not ancient history . . . for example: Monday, November 15 the House-Senate Conference Committee on the Economic Opportunity Act met to report out a compromise bill. Economic Opportunity Report brings you the full details.

* Is it devoted exclusively to anti-poverty programs?

EOR covers nothing else: Every story in EOR will be of direct interest to you since every story is devoted to some aspect of the War on Poverty or related programs.

* But does it offer complete coverage of the field?

No matter what your major interests within the field, you'll soon find that Economic Opportunity Report has become your best news source. Our coverage has expanded to keep our readers abreast of latest developments in every related government agency, the major foundations and other organizations. In addition to funding information, you'll find news of court decisions, innovative projects, evaluations of research programs plus much, much more.

* Is it presented in clear, concise language and format?

(more)

Suite G-12, 2430 Pennsylvania Avenue, N.W. □ Washington, D.C. 20037 □ Telephone: (202) 659-5641

Economic Opportunity Report is designed for easy reading. Each story is written in a lively, highly-readable news style without the professional or bureaucratic gobbledegook so common in many publications in the field.

There are several reasons why Economic Opportunity Report can offer you such complete and authoritative coverage. First of all, this news service is now in its sixth year of publication. Our editors and reporters have been intimately involved in reporting about the War on Poverty since its inception. In addition, our location right here in Washington, D. C. enables us to provide top-quality, in-depth reporting of Federal government activities.

EOR can also draw on the entire Capitol Publications family of news services. This includes Education Daily, Manpower and Vocational Education Weekly, plus more specialized publication on education of the disadvantaged, preschool education and education research.

To illustrate the quality of Economic Opportunity Report, we are enclosing a sample of this weeks issue. We invite you to read it over and judge for yourself. Annual subscription rate is $75.00 per year. If you enclose a check with your order (thus saving us the cost of invoicing you), you may deduct $5.00 from the purchase price and receive a full-year subscription for just $70.00. And we're so sure that you will find this publication to be your best news source that we will make this unconditional guarantee: If at any time you do not feel that Economic Opportunity Report is well worth the subscription price, you may cancel your subscription and receive a refund on the unused portion with no questions asked. Just fill out the order form below and send it to us today . . . your subscription will begin with the very next issue.

To: Capitol Publications, Inc.
Suite G-12
2430 Pennsylvania Ave., N.W.
Washington, D. C. 20037

Please enter my subscription to Economic Opportunity Report for $75.00 per year . . . just $70.00 if I enclose my check.

☐ Bill my organization ☐ Bill me ☐ $70.00 check enclosed

Name _____ Title _____

Organization _____

Address _____

City _____ State _____ Zip _____

ECONOMIC OPPORTUNITY REPORT

The Independent Weekly Source for News of All Economic Opportunity Programs

Page 1 Vol. 6, No. 46 November 15, 1971

CONFEREES EXPECTED TO REPORT OUT EOA BILL TODAY The House-Senate Conference Committee on the Economic Opportunity Act is expected to meet and report out a compromise bill today -- a bill which accepts the Senate's earmarking and funding authorizations, but which also makes key concessions to the administration's viewpoints. During their meetings last week, the Conferees presented yet another compromise to the administration on the income ceiling for free services under the Child Care section and reached tentative agreement on all major points, including provisions for the new Independent Legal Services Corporation.

$2.95 Billion for Fiscal 1972 The Senate authorizations, which the Committee has tentatively agreed to accept, provide for more money than the House bill allowed and earmarks these funds extensively. The Senate bill authorizes total appropriation of $2.95 billion for EOA programs in fiscal 1972, including $900 million for Title I work and training programs. An additional $500 million for Neighborhood Youth Corps programs, $500 million for Head Start and Follow-Through programs and $950 million for all other EOA programs are earmarked.

$61 Million for Legal Services The Senate earmarks also require the reservation of $61 million in fiscal 1972 and 1973 for the Legal Services program. All other programs administered by the Office of Economic Opportunity (as well as Title VIII VISTA program) are earmarked for fiscal 1972 and 1973.

The Senate also provided that if Congress does not appropriate sufficient sums to cover these earmarks, these figures (with the exception of the amounts required to be reserved) will be prorated to determine the allocation for each program. If additional monies are appropriated the following "add-ons" would be effective: $2 million for Title VII (Community Economic Development programs) in fiscal 1972 and $62 million in fiscal 1973, as well as $79 million for Legal Services in fiscal 1972 and $109 million in fiscal 1973.

The House bill had authorized a total appropriation of $2.194 billion for EOA programs in fiscal 1972 and $2.75 billion for fiscal 1973 and did not have extensive earmarking provisions. The Senate conferees accepted the provisions for an Environmental Action program and for a Rural Housing Development and Rehabilitation program which were included in the House bill. The Conferees then authorized $5 million for the Environmental Action Program -- a program which would provide jobs for the unemployed poor in programs to improve the environment -- and $10 million for the Rural Housing program. (more)

Capitol Publications, Inc., Suite G-12, 2430 Pennsylvania Ave., N.W., Washington, D.C. 20037 • Telephone: (202) 659-5641
Publisher: Kenneth M. Callaway; Editor: R. Dale Hudelson; Business Manager: Thomas M. McGrath
Reproduction in whole or in part is strictly forbidden unless written permission has been granted by the publishers in each instance. Annual subscription rate: $75.00. Additional subscriptions available at $30.00 each.

CONFEREES EXPECTED TO REPORT OUT EOA BILL TODAY (Cont.)

Child Care Compromise The Conferees apparently conceded -- but not completely -- to the administration's child care position. After HEW Secretary Elliot Richardson had rejected their first compromise on who would be eligible to receive free child care services (EOR, Nov. 8). Conferees agreed upon and sent to the administration for approval, a second compromise which is more in line with Richardson's demands. The new compromise states that children from families of four with an income below $4320 would be entitled to free child care services. Those from families with incomes between $4320 and $6600 would pay 10 percent of the difference between those income levels and those between $6600 and $6960 would pay 15 percent. The HEW Secretary would set fees for families with incomes above $6960. For example, if a family earns $4500, the yearly fee would be $18 per child. If the income was $6700, the family would pay $357 per child.

While the administration has not yet endorsed the latest plan, Secretary Richardson indicated that some such plan would be more in line with the administration's position. The administration had wanted the fee schedule above the free services limit to be left entirely to the discretion of the HEW Secretary.

$2 Billion for Child Care The tentative compromise also adopts the Senate's original authorization of $2 billion for the first full fiscal year of operation of the child care program (fiscal 1973). The House-passed bill had authorized an open appropriation of "such sums as may be necessary" and House conferees reportedly tried to trim the Senate figure to $1.2 billion during the Conference sessions. The Conferees also reached agreement on the population eligibility requirement for a locality to become a prime sponsor of a day care center. The Senate bill set no population requirement while the House bill stipulated that localities of 10,000 or more population could become prime sponsors. The Conferees finally agreed on a population requirement of 5,000.

Delivery System Conference aides indicated that the section of the bill dealing with the delivery system for child care -- the Local Policy Council for a child care center -- is not yet entirely finalized but the Senate provision would probably be accepted. The House Conferees were divided on this issue but were able to get approval of a section which opens up the policy boards to more participation for parents. This was accomplished by acceptance of the House provision that only one member of the LPC had to be a child care expert.

Plan for Legal Services Board Approved The amendment which removed the Legal Services program from under OEO administration and established an Independent Legal Services Corporation was approved after the Conferees resolved the key issue of the composition of the Board of Directors of the Corporation. Again, the administration forces won a major concession. The compromise accepts the House version of a 17 member board with all members appointed by the President and confirmed by the Senate. The board would be appointed in the following way:

(more)

CONFEREES EXPECTED TO REPORT OUT EOA BILL TODAY (Cont.)

** six from individuals in the general public, at least three of whom must be attorneys practicing with the highest court in the area.
** two from individuals eligible for assistance under the Act, after considering the recommendations of client members of the Advisory Council.
** two from among former legal-services attorneys, after considering the recommendations of attorney members of the Advisory Council.
** five from lists of nominees submitted by various legal associations.
** two from lists submitted by the Judicial Conference.

The President is given the power to reject all lists and request new ones, with the new provision that all lists must contain not less than three and not more than ten names.

Other provisions concerning the Legal Services Corporation which were accepted include:

** a prohibition against the Corporation contributing to or supporting all partisan and non-partisan political activity.
** the House-bill prohibition against the Corporation attorneys soliciting clients
** the Senate prohibition against Corporation attorneys undertaking private practice of law unless that practice is pursuant to the Corporation guidelines.
** the House's more stringent prohibition against the Corporation representing clients in criminal proceedings.

Increases CAA Board Members Term The Conferees approved the Senate's provision which increases the term an individual (other than a public official or his representative) may serve on a Community Action Agency board from three to six consecutive years, and increases the overall number of years such an individual may serve from six to twelve years.

The Committee also gave tentative approval to the provision which gives the OEO Director more flexibility in the use of funds. His authority to transfer funds under section 616 of the EOA would be increased to 25 percent and the maximum which could be transferred to a particular program would be removed. The House version had reduced the amount which could be transferred to 10 percent and did not permit transfers which would increase the amount available for a program above 10 percent of the amount otherwise available for it.

The Senate Conferees also accepted House provisions that provide for the investigation of State Economic Opportunity Offices by the OEO Director if he receives a complaint from a CAA board and the House provision which prohibits the Director from requiring non-Federal contributions in excess of 20 percent of the approved costs of community action programs or activities.

Technically Not Finished The Conferees basically followed a rule of accepting one chamber's provision, if the other body's version did not contain a comparable clause. While the Committee is expected merely to give formal approval to the compromise bill at today's session, technically either side is still free to reopen negotiations on any point.

HOUSE PASSES HIGHER ED, DESEGREGATION BILL After four days of debate capped by a midnight session November 4, the House passed a massive Higher Education Act that would provide $24 billion over five years for student assistance, direct aid to institutions, and a host of other programs. In the final bitter session, which did not end until 2:21 A. M. November 5, House members adopted the administration's desegregation aid bill as a title of the Higher Ed Act, but only after attaching five separate amendments to prohibit the use of Federal funds to pay for busing.

Student Aid Same Basic Program Heeding warnings of Education Subcommittee Chairman Edith Green (D-Ore.) that the middle class student was being priced out of the college market without compensating government assistance, the House rejected a reform of the student aid package passed by the Senate in August (EOR, Aug. 16). Under the Senate bill (S. 659), a basic $1400 grant is available to all qualified college students, but it is adjusted for family income under nationally-administered guidelines. The House bill (H. R. 7248) retains the present student aid approach based on three categorical programs: Educational Opportunity Grants (EOG), which are intended for students most in need; Work-Study Grants; and student loan programs under the National Defense Education Act and Guaranteed Student Loan programs. Rejecting national administration of the programs as giving too much power to the Office of Education, the House continued the practice of leaving final decisions on each program up to the financial aid officers at individual institutions.

Changes Although retaining the basic program, the House made some detail changes, some to aid the middle class:

** A need component has been added to the state allocation for mula for EOG and National Defense Student Loans similar to the one in the Work-Study Grant Formula. All three program allocation formulas now consider the number of families in a state with income below $3,000 a year.

** The basic EOG is raised to $1,500 a year from $1,400 and students at proprietary schools are made eligible.

** A $15,000 adjusted income criteria for Guaranteed Student Loans is replaced by an institutional decision that the student needs the loan; and the loan limit is increased to $2,500 a year.

** Eligibility for Work-Study Grants is modified to give preference to students with "great financial need", rather than preference to students from low-income families.

** A Student Loan Marketing Association is established to buy and to warehouse student loan paper to free private sector money for more loans.

Programs for Disadvantaged Consolidated Three programs specifically designed to aid the disadvantaged have been consolidated to provide more flexibility. Talent Search, Upward Bound, and Special Services for the Disadvantaged would "retain their separate identities", but separate authorizations and separate program requirements are no longer in the legislation. The Education and Labor Committee report recommended expansion and suggested an appropriation "in the order of $100 million annually" if the programs were to be expected to double in the near future.

(more)

HOUSE PASSES HIGHER ED, DESEGREGATION BILL (Cont.)

Emergency School Aid Act: No Busing Before adopting the $1.5 billion Emergency School Aid Act as an amendment to the Higher Ed bill, the House accepted by votes of nearly 2 to 1 amendments which would prevent the use of Federal funds for busing students or teachers to achieve racial balance and prohibit any Federal agency (specifically HEW) from requiring busing as a prerequisite for receiving Federal money and from forcing local educational agencies to spend their own money on busing. Another amendment would delay the effect of any court order requiring busing until all legal appeals were exhausted. The ESA itself contains a specific prohibition against the use of any of the ESA money for busing and included a definition of "neighborhood schools."

With busing expenditures excluded, programs to achieve "quality integrated education" assume more importance under the House bill. Provisions for an assortment of programs aimed at upgrading desegregating schools are still in the bill, including bilingual education programs, remedial education, counseling, programs using innovative techniques, repair and remodeling of buildings, and public information efforts.

OEO HEAD ATTACKS "EDUCATIONAL MONOPOLIES" ON R&D Describing "some" education groups as "old and tired," Office of Economic Opportunity Director Designate Phillip Sanchez charged teacher organizations with having waged "frantic campaigns replete with wild rhetoric to stave off" OEO experiments in performance contracting and education vouchers. Speaking to the Education Committee of the National Association of Manufacturers meeting in Washington November 12, Sanchez said the teacher groups, thwarted by community support for the OEO experiments, had mounted an "undercover campaign in the Congress" directed against the entire OEO research and development program.

OEO funded 20 performance contract experiments in 1970-71, and plans three voucher demonstration projects -- in San Jose and San Francisco, California, and Seattle, Washington -- for 1972-73.

OEO speaks "for the unhappy, for the people not well-served by our educational industry," said Sanchez. But "in community after community, some teachers' unions and their professional organizations have waged frantic campaigns replete with wild rhetoric to stave off -- what? Two rather small-scale experiments designed, of all things, to help children." He said he found hope in the refusal of citizens to "accept the argument that the status quo is sacred..."

ARKANSAS POVERTY OFFICIALS ACCUSED OF HARRASSMENT The Arkansas Advisory Committee to the United States Civil Rights Commission, meeting in West Memphis, Arkansas, heard charges last week that Federal poverty programs in eastern Arkansas had only a slight impact on poor blacks because of indifference and harrassment by program officials, white leaders and policemen.

The committee heard rebuttal testimony from several state and Federal officials who said that blacks were being helped by anti-poverty, manpower training and welfare programs. However, most of the witnesses who appeared told of intimidation, election fraud, police indifference to violence against blacks, and discrimination in hiring and the administration of government programs.

Olly Neal Jr., administrator of the Lee County Cooperative Medical Clinic, -- a VISTA supported program which offers health care to poor blacks -- said he had to operate under harrassment by government officials, including United States Senator John McClellan (D-Ark.). Earl Anthes, of Respect Inc., a West Memphis organization, said that the people who operated the Federally financed programs did not support program objectives. Robert Morehead, a black Assistant State Attorney General, testified that he had witnessed irregularities and intimidations of black voters in the last election.

Morton Gitelman, a law professor at the University of Arkansas and chairman of the advisory committee, said the committee would file a report, including recommendations, to the U.S. Civil Rights Commission.

STUDY DISPUTES WELFARE RECIPIENT STEREOTYPE A study of the welfare population of New York's Westchester County -- which has more than doubled in the last five years -- refutes some of the popular stereotypes concerning the welfare recipient and his attitudes. The report, based on spring 1970 interviews with a representative sample of 1079 welfare recipients, found that most recipients either lived in the county for years or came there to find jobs that they obtained but later lost. The study also found that most relief recipients had strong ties to the local community and most would choose to remain in their neighborhoods even though housing conditions were often poorer.

Equal Number of Blacks and Whites According to the study, welfare recipients were almost equally divided between blacks and whites although blacks made up only nine percent of the county's population. The white recipients were older than the blacks and had smaller families. Both groups averaged about 10 1/2 years of education, more than two years lower than the county average. Nearly twice as many blacks as whites listed "better job opportunities" as their reason for moving to Westchester.

The study is the seventh in a series of reports covering all aspects of housing in Westchester and was financed by a $172,000 Federal grant to the county's department of planning. The 149-page report, entitled "Welfare: Households and Housing," was prepared by the Economic Consultants Organization, of White Plains and Syracuse, N.Y.

OMB EVALUATING EO ADVISORY COUNCIL REPORT The long-delayed (EOR, April 5) report of the National Advisory Council on Economic Opportunity was approved by Council members October 8 and is now under evaluation by the Office of Management and Budget. A draft of the report was prepared at the September meeting of the Council, then circulated by mail to members for any further comments or criticism and final approval.

A spokesman for NACEO said the report was officially transmitted to the White House on October 8. White House sources say OMB has been evaluating the report since that date in terms of the budgetary implications of any proposed programs which may result from the report's recommendations. After the OMB review, the report will be sent to the President's Domestic Council for further review and comment before it reaches the President, who actually sends the report to the Congress.

On October 4, President Nixon appointed eight new members to the NACEO. These members were not involved in the approval of the report but will begin their duties as the Council prepares its next report.

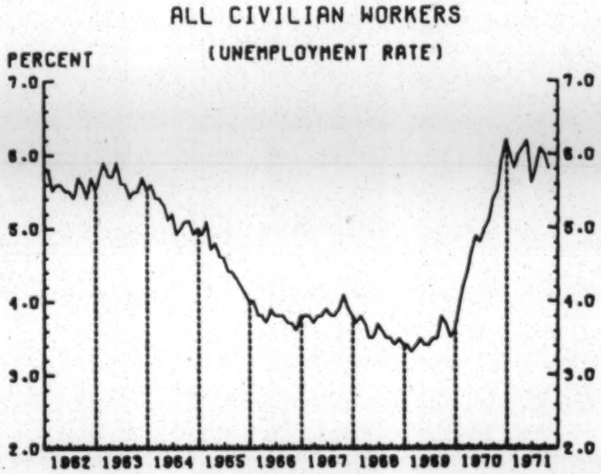
RICHARDSON MEETS WITH "MAD HILLBILLIES" Several hundred protestors from seven Appalachian states marched on HEW Secretary Elliot Richardson's office November 8, in an attempt to air their grievances about food stamps, school lunch programs, Black Lung disease, and "farm subsidies for rich farmers." The group, referring to themselves as "mad hillbillies", was met at the Secretary's door by three government policemen and were told that Richardson was not in the building. Later in the day, however, Richardson made an unannounced appearance before the mostly white group in the HEW auditorium and listened to their complaints for nearly half an hour.

Leaders of the so-called "Appalachian March for Survival" said the group represented poor people in Georgia, North Carolina, West Virginia, Virginia, Kentucky, Ohio and Tennessee. Earlier in the day, the group had asked the Appalachian Regional Commission "to work as a pressure group for all our needs rather than just building roads."

After their three-day "march," group spokesmen complained of tight security, government indifference and official snubs to their pleas. One spokesman said only 10 of 33 invited Congressmen in the seven states agreed to attend one of their meetings on Capitol Hill. The coalition opposes the administration welfare reform program as being inadequate, considers government Black Lung disease control programs and benefits inferior, and demands school breakfasts and lunches "for all our children."

INDIAN "TERMINATION" POLICY REJECTED BY SENATE COMMITTEE The Senate Interior Committee has approved a resolution repudiating the so-called Indian "termination" policy. Under the controversial policy, abandoned several years ago, some Indian reservations were broken up, with the land and other assets being divided among tribal members as the government "terminated" its special responsibilities to the Indian tribe.

OCTOBER UNEMPLOYMENT RATE DOWN TO 5.8 PERCENT The unemployment rate edged down once more to 5.8 percent of the work force in October from September's 6.0 percent as the total number of employed persons increased by a seasonally adjusted 320,000 to a record 79.8 million, the Bureau of Labor Statistics (BLS) announced November 5. The number of jobless persons totaled 4.6 million, 270,000 less than in September. This decline was greater than is usual for this time of year, so after seasonal adjustment unemployment was down by 135,000, largely among adult men.



Jobless levels were down for: all adult men (from 4.5 to 4.3 percent); married men (3.3 to 3.0); all adult women (5.6 to 5.5 percent); teenagers (17.1 to 17.0); and white workers (5.4 to 5.3 percent). But the rate for minority workers increased from 10.5 to 10.7 percent for a return to the earlier 2-to-1 ratio. The BLS termed the slight statistical decreases for women, teenagers and whites "little changed." The jobless level for married men was at its lowest level in a year.

For Vietnam Era veterans ages 20-29 the job situation was described as "better in October 1971 than it had been all year," despite the fact that military discharges in this age group continued at a rate of about 50,000 a month.

$9.9 MILLION FOR 104 MORE AREAS UNDER EEA An additional 104 areas with 6 percent or higher unemployment rates in 22 states have been allocated $9,879,700 for public service jobs under Section 6 of the Emergency Employment Act (EEA), Secretary of Labor James D. Hodgson announced November 5. The allocations are from the $50 million held in reserve September 21 when $200 million of the $250 million Section 6 appropriation was distributed nationally. The new allocations go to cities, counties and neighborhoods that did not receive funds in the first distribution and that have had 6 percent or higher jobless rates for three recent months. These include:

** Areas of "substantial" unemployment that had not been identified previously;
** Areas newly-eligible because of a recent increase in joblessness; and
** Areas eligible before -- but for an amount less than the established minimum grant of $25,000 -- that now are eligible for a higher amount because of increased unemployment.

In making the $9.9 million announcement, Hodgson said his Department is "moving as rapidly" as it can "to get all Public Employment Program funds into the hands of employing agencies." Allocations for more areas in other states "will be announced shortly." The Department said that $930 million has been allocated under the EEA since August.

TENANT ORGANIZATION MAY MERGE WITH WELFARE GROUP Discussion is under way which may lead to the merger of the National Tenants Organization with the larger National Welfare Rights Organization. At the annual convention of the tenants group in San Francisco, leaders of the two groups talked merger and George Wylie, Executive Director of the welfare rights organization, said that even if the outright merger was not achieved, there would be some kind of "linking together" of the two groups.

The National Tenants Organization is only two years old but has already established affiliates in 40 states. The five-year-old National Welfare Rights Organization is even larger, with a membership estimated at 150,000.

At the convention, the tenants group held a series of workshops, dealing primarily with devising ways of achieving its national objective -- guaranteeing that the government assume the responsibility for housing people at rates they can afford to pay. Jesse Gray, National Director of the tenants organization said the group would continue the use of rent strikes as its primary weapon in dealing with landlords.

THREE FEDERAL AGENCIES URGE NEW METHADONE UPGRADING Three Federal agencies have urged Congress to shift the synthetic opiate methadone from "investigatory" category to "new drug" status. If such a shift is approved it would mean a more widespread use of the drug in heroin addiction programs. The use of an investigatory new drug is limited to research purposes. New drug status would mean that the drug had been accepted as safe and efficacious for widespread medical use.

In testimony before a subcommittee of the House Committee on Interstate Commerce, Dr. Jerome H. Jaffe, Director of the President's Special Action Office for Drug Abuse, and John Ingersoll, Director of the Bureau of Narcotics and Dangerous Drugs, asked that the new drug application regulations be given legislative sanction. Dr. Charles Edwards, Food and Drug Administration Commissioner, held that it would be sufficient for the agency to make new regulations available for comment for a few months and then to promulgate them.

NEW YORK FINDS JOBS FOR SIX PERCENT OF WELFARE CLIENTS New York State welfare and labor officials report that jobs were found in September for six percent of the welfare clients who, under terms of a new state law, are required to pick up their aid checks in person at state employment offices. According to the report issued last week, 7.7 percent of the employables were dropped from relief roles in the month for noncompliance with the law.

The law requires employables on home relief to report to state employment centers to get welfare checks, instead of receiving them by mail, and to be available for work or training referrals. The September figures bring the three-month scorecard for the new law to 8913 welfare recipients who had taken jobs and 12,100 who had been terminated for noncompliance. September placements were 3323 and September terminations, 4269.

HEW STARTS HEALTH SCREENING OF CHILDREN The Department of Health, Education and Welfare, under Congressional and legal pressure, has ordered all states to begin health screening and treatment of needy children under a law signed by former President Lyndon Johnson in 1967.

About 13 million poor children would be eligible for preventive diagnosis and treatment under the law, part of the $6.2 billion Medicare program. HEW estimates it would cost about $200 million by 1974.

Lawsuit, Congress Pressure on HEW to publish guidelines requiring states to undertake the program has been mounting recently. Senator Abraham Ribicoff (D-Conn.) and Representative William Ryan (D-N.Y.) have pushed for implementation, and the militant National Welfare Rights Organization finally gave up a lobby effort and filed suit last month in an attempt to force HEW to act. NWRO said at the time they would withdraw their suit if action were taken.

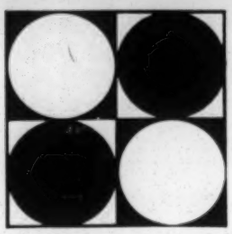
Preventive Medicine The original idea for the program is generally attributed to former HEW Secretary Wilbur Cohen, who said the plan would save money by offering needy children relatively inexpensive preventive treatment rather than waiting for them to develop something sufficiently serious to rate treatment under the regular Medicare program.

Regulations were supposed to be published for the children's program in July, 1969, but HEW, reacting to state complaints that it would be so costly as to force cutbacks in other welfare programs, delayed publication of final regulations. Under the rules published by HEW November 9, all states must begin the medical screening within 90 days or face a cut off of all Federal welfare funds.

NIXON URGES SWIFTER EEA HIRING President Nixon on November 7 urged governor, mayor and county Emergency Employment Act program agents to act quickly in filling the public service jobs funded under the Act. In a letter to government officials that was released through the Florida White House, Nixon said that "hiring has not kept pace in some areas of the nation" (he did not specify where), and urged the officials "to move with speed and vigor to fill the job vacancies now funded in your jurisdiction." He told them he is "sure that you share my commitment to reduce the level of unemployment in our country," and said he hoped that they would assign a "high priority" to the hiring of Vietnam Era veterans. (The Emergency Employment Act contains the stipulation that veterans be given "special consideration" in the public service hiring. The provision was one which finally made the overall bill acceptable to the administration, which at first strongly opposed it.)

Public Jobs Watchdog Group Forms Meanwhile, an organization concerned with the development of an effective public service employment program has formed. The National Conference on Public Service Employment, based in New York, has set its first major priorities as: monitoring implementation of the Emergency Employment Act; a public education campaign focusing on comprehensive manpower legislation and welfare reform; and the development and dissemination of further designs for public service employment.

76 READE STREET NEW YORK 10007



EQUALOP

Planners for Equal Opportunity

Vol. I. No. 3 Winter 1965

TITLE VI, SNCC, KEPPEL & CHICAGO

The curious series of events that transpired last summer climaxed either a long series of blunders or a blatant conspiracy not to enforce Title VI of the Civil Rights Act.

Although the civil Rights Act was passed in July of 1964, it was not until December that regulations intended to achieve desegregation were adopted by the Department of Health, Education and Welfare (HEW). Later in the month HEW published Instructions to School Districts Regarding Compliance with Title VI, which Student Non-violent Coordinating Committee (SNCC) analysis found "at best sketchy and at worst so vague as to render them absolutely meaningless and ineffective."

In effect the instructions required school districts to submit desegregation plans to HEW by March 4, 1965 (this time the limit had to be extended to April 17th because HEW had insufficient staff reviewing plans).

On April 29 the Title VI compliance section, called Equal Education Opportunities Program (EEOP) issued a General Statement of Policies which was intended to clear up some of the previous vagueness. Yet SNCC again found "innumerable loopholes and muddy language" and then went on to cite names of school districts which had discriminatory plans approved by EEOP. Much of the blame was attributed to EEOP director, David Seeley.

Many of the examples noted by SNCC dealt with "free choice" plans as in the case of Mississippi where by September 15 EEOP had approved 62 integration plans. Five called for desegregation of all grades under "free choice" while the remaining 57 provided for desegregation of two or four grades in 1965 but still with the "free choice" proviso.

So-called "freedom of choice" supposedly is justified because overcrowding might take place when shifting from segregated to integrated facilities. SNCC field workers found the "free choice" system being used to maintain segregation because the burden of integration is put on Negro families who ask to have their children enrolled in white schools instead of placing the blame for integration on school boards. Also the parent who exercises "free choice" is open to economic reprisals, threats and intimidation.

SNCC analysis found "free choice" opened the door to "tokenism" because a school board could admit one or two students and thereby give the impression of compliance with Title VI. Yet, some school officials would not even go this far. Instead they use "free choice" to cover administrative decisions that amount to outright evasion

Reinforcing the SNCC arguments, PEO's freedom planner, Robert Dennis, reports that in Knoxville, Tennessee the Federal District Court refused to allow "free choice" as part of the desegregation plan submitted by the local school board. In that City the board zoned the whole city and then let children transfer to other schools so that white children would not have to go to Negro schools.

SNCC field workers named other localities where school officials had refused admission to Negroes because of "bad character" and "poor record." Many other equally blatant schemes are employed to keep Negro children out of white schools, but HEW is contented to approve them EEOP's field inspectors number twelve so it accepts compliance reports from school districts without checking their accuracy.

In July, Dr. Martin Luther King focused national attention on discrimination in Chicago much to the embarrassment of the Democratic Party faithful in the North, but the pressure was evidently enough to get five of the EEOP investigators into that city

Then in late September SNCC published its findings about southern evasion of Title VI and called upon HEW Secretary John W. Gardner to get rid of David Seeley and "seriously evaluate the work of Commissioner (of Education) Keppel."

The SNCC criticisms were directed at HEW's inaction in the South. Just how much pressure the 50 page report created is not clear, but a week later Commissioner Keppel announced he was withholding payment of a $30 million aid program for Chicago schools. This tactic, in light of subsequent events suggests several interpretations including the contention that Keppel was trying to pres pressure Chicago school superintendent Benjamin Willis who has been repeatedly criticized by civil rights groups. Since it required only four days for Chicago's Mayor Daley to have funds restored, the most broadly shared view is that Keppel's action was ill-conceived.

Why Keppel picked a Democratic fiefdom like Chicago for a test case when he could have started with any number of the examples cited by SNCC defies logic. Some observers have concluded he did not wish to win while others see EEOP enforcement powers badly eroded and the prestige of Title VI completely undermined.

Perhaps skepticism is justified when this series of mistakes is contrasted with Assistant Secretary of HEW James M. Quigley's observation in Atlanta last April. "As the Vice President has made clear, we will enforce the law if we are forced to do it. But we hope we don't have to."

QUOTAS AND HOUSING

The bankruptcy of the New York State Commission on Human Rights was recently demonstrated in a report of Case No. CH-11047-64, a complaint filed by a Negro who contended that the Yonkers Housing Authority had established a quota system and was denying him available housing. Bernard Katzen, Investigating Commissioner, found no evidence of quotas or of discrimination based on them.

During the investigation a member of the Housing Authority intimated to Mr. Katzen that if one of the buildings were to become racially homogeneous, tenants might be transferred to regain racial balance. Commissioner Katzen siezed the opportunity to caution the Authority against such action and quoted himself to the effect that "quotas once established, become a part of the mores and are as difficult to eradicate as is (sic) every other type of discrimination," and that such transfers may "open the way for the unbridled use of a quota system for restrictive and discriminatory ends."

The Commissioner's conclusion is that a governmental agency operating housing projects must be color-blind when as a matter of uncontestable fact most projects were originally planned for occupancy by one race or another.

Although it was necessary to create the New York State Commission on Human Rights and laws against discrimination in housing in order to achieve integration, Commissioner Katzen opposes positive action by housing authorities.

His categorical imperitive that a quota system could be used for restrictive and discriminatory ends excludes the real possibility that it could also eliminate discrimination and segregation. Quotas are not bad per se. They tend to reflect real conditions, that is, the concern over numbers.

Who gets what in jobs, housing or education is the issue and it will be with us for a long time. It will not be obscured by the smokescreen that quotas are restrictive and discriminatory.

WEAVER URGED TO CLOSE 701 GAPS

Members of the Housing Committee of the New York Chapter recently wrote Housing Administrator Robert C. Weaver recommending administrative and legislative changes needed in the 701 Urban Planning Assistance Program and the Workable Program for Community Improvement. This letter urged "changes that would promote equal opportunity and eliminate discrimination."

The Committee found that anti-discrimination controls over the 701 program "touch only hiring practices of the planning agency, not the proposals contained in the planning documents prodiced." It called for a pledge to URA by the planning agency that plans produced with Federal aid will not discriminate.

To implement the pledge the Committee proposed that a section of each plan be devoted

to an examination of the impact of the plan proposals on minorities.

Also questioned was the limitation in Federal legislation that restricts 701 programs to "physical" planning. It was pointed out that this limitation does not exist under the Community Renewal Program or the Urban Renewal Program.

Pointing to the Community Renewal Program which requires "survey, analysis, and program of action to aid in achieving equal opportunity in housing" the letter recommended that a similar provision be required under the 701 program.

Concern was expressed over the peculiar distinction made with respect to the 701 program inasmuch as it is omitted from programs covered by Title VI of the Civil Rights Act of 1964. The letter objected to the interpretation that community planning is too general to discriminate while other public works planning is not.

The final point was a recommendation that the Workable Program for Community Improvement be expanded to require fair housing legislation, calling it "an important anti-slum tool" which should be required before a community receives Federal housing and planning funds.

General language which might be useful in such regulations was suggested by the committee, and it indicated its willingness to assist in the further development of suitable administrative and statutory provisions implementing these concerns.

PLANNERS AND SCHOOLS

Into the traditionally inviolate territory of school planning which has usually consisted of taking school administrators' requirements and assigning them a school site, comes the civil rights movement. It threatens the security of school officials and the aloofness of planning because it calls into question many accepted techniques to school planning. Bussing, pairing, neighborhood school, educational parks, 6-3-3, 4-4-4, etc. All ideas about what makes a good school system now get good and bad marks for the integration, as well as the quality of the learning they produce. Issues become both technically complex and emotional in a turbulent sea of words in which right and wrong vie with good and bad strategy as points of contention, yet for PEO members recent events raise an additional issue. Is there a special role for planners in achieving integrated education?

Is our traditional hands-off attitude toward education still desirable?

Every integration battle is not a planning problem although many current battles derive from planning decisions of the past. For example, school locations have been based upon patterns of segregation in most American cities. The planner in collaboration with school officials could determine what size school to build for the neighborhood to be served--Negro or white. Now that segregated schooling is unlawful, can planners apply their skills to untangling segregated school patterns? What skills do they have which may contribute to the process?

The New York City chapter's education committee has evaluated educational proposals and appeared at public hearing to give its views. Along this same line the zoning plan of Knoxville, Tennessee's school board was mapped to compare the location of non-white families with school district lines. This simple map proved what many people suspected and is evidence that the school board still follows a discriminatory policy.

PITTSBURGH SCHOOL INTEGRATION

Under pressure from civil rights groups, particularly the Urban League, the recent annual report of the Pittsburgh Board of Education was titled Racial Equality. It dealt in some detail with plans of the school system to obtain quality education and promote desegregation. While the Board has already rejected mass bussing to achieve integration, the annual report commits it to work for desegration in other ways.

The Harvard Center for Field Studies has been brought in to study means of desegregating the secondary schools.

Ringed, as Pittsburgh is, by incorporated suburbs with their own school systems, there is speculation that the Harvard study will recommend that surrounding school districts in these suburbs open their doors to Pittsburgh children. This was the conclusion of a recent report analyzing the problems of the Hartford, Connecticut school system.

ELECTION RESULTS

Election of officers, the first to be elected under the PEO constitution, was announced at the PEO annual meeting in St. Louis. October 17th.

Walter Thabit, temporary chairman of PEO's organizing group, was elected as president for a one-year term. Kenneth Green (Springfield, Illinois) was elected Vice President and Janet Reiner (Philadelphia) was elected Secretary-Treasurer.

The twelve-member Policy Committee is composed of two groups--one elected for two years and the other for one year. Those elected for two years are Paul Davidoff, Justin Gray, Robert Heifetz, David Popenoe, Larry Reich, Tom Reiner; one-year members are Peter Abeles, Jerrold Allaire, Carla Cohen, Louis Dolbeare, Chester Hartman, and Henry Hightower.

RESUME OF ACTIVITIES BY THABIT

At the St. Louis meeting where the relationship between planners and civil rights was a dominant topic of conversation, there were pledges by members to organize new chapters, entreaties for PEO members to involve themselves in the civil rights struggle and foot-dragging by Washington planners.

The annual meeting of PEO (held during the AIP convention for convenience of members) included a discussion of the PEO program, distributed copies of Equalop and invited new members to join. Newly elected Vice President Kenneth Green assumed responsibility for helping organize a Chicago PEO chapter while delegates from Philadelphia, Baltimore, Cambridge, Washington and New York reported on progress by local groups. A Washington representative observed that planners were reluctant to organize under the PEO banner because they lacked confidence in the ruling group dominated by New Yorkers and suggested that the President visit Washington to help allay doubts among colleagues.

Among groups with which National PEO has been asked to work are:

* Harlem Parents Committee, a group which wants PEO support for better education in keeping with a thick report just published.

* Leadership Conference on Civil Rights, which meets in Washington and may have need for PEO help.

* Commission on the Delta Ministry that is developing a long-range program for the Mississippi Delta.

* Citizens Crusade Against Poverty organized by Walter Reuther to watchdog the Federal program and may wish to have PEO technical assistance.

* Congress of Racial Equality, which wishes help in its leadership training program.

* League for Industrial Democracy which wants help in its Leadership Training Institute.

"As word circulates about the existence of PEO and as volunteers step forward to undertake assignments with these other groups, PEO members see a broad and effective basis for participation in civil rights and anti-poverty efforts," Thabit concluded.

REPORT ON FREEDOM PLANNING

A report on PEO's first summer project was distributed to a joint meeting of the Policy and Steering Committees October 2nd. Written by Robert Dennis, who volunteered to go to Knoxville, Tennessee during last August, it describes the effects of various public programs on the Negro community.

Among other things Dennis found that public housing is segregated, that urban renewal has concentrated in Negro areas without opening new housing to the displaced, and that school desegregation plan zones Negro areas for Negro schools.

In an urban renewal project involving the University of Tennessee he found a fraternity row planned. It is to include several fraternities (including Sigma Chi about which there has been much publicity) well-known for discriminatory practices in the past. He questioned the appropriateness of helping fraternities that cannot demonstrate that they no longer discriminate.

He called for a Human Relations Commission which could work in sections of the city where racial tensions exist, and noted that the area of East Knoxville is now in flux because many white property owners are selling and moving.

While the 40-page memorandum covers many topics including voting behavior, interstate highway construction and annexation, city planning was singled out because the Metropolitan Planning Commission in Knoxville has had a long and productive history. Yet, he found "almost total disregard of Negroes in Metropolitan Planning Commission reports!"

A suggestion for correcting this situation was that the HHFA require an evaluation of the impact of plans on minorities as part of reports it helps finance.

The report was favorably received and endorsed for distribution by a vote of 8 to 2 by the Steering Committee. On the basis of Dennis' report Walter Thabit, PEO President, has established a committee to arrange for a larger effort during the summer of 1966.

Copies are available by writing to PEO.

N.Y. CHAPTER HOUSING PAPERS

The Housing and Renewal Committee of the New York Metropolitan Chapter has recently distributed nearly 100 copies of two papers to city officials, civil rights and citizens' groups. Written by Hall Winslow, they are concerned with the failure of government programs at all levels to provide real relief for the most urgent housing needs of the poor and minority groups in New York City.

The first paper, a study on The Inter-racial Status of Publicly Aided Housing in New York City, brought to light the fact that less than one quarter of the 102 middle income and publically aided housing projects studied were inter-racial to an acceptable level of 10 to 15 percent. Nineteen of the 23 satisfactorily integrated projects (83%) lay in mixed (fringe or cluster) areas of the city near Negro concentrations or in communities where smaller clusters of Negroes are found. Less than half of the total number of projects were found in these areas.

The PEO study group deplored the suppression of information on the interracial status of aided housing projects as unwarranted and recommended that such data be made public for all projects. Since the simple expedient of placing public housing in mixed areas appears highly effective in positively influencing their degree of integration, the study group recommended that this method be favored for new housing.

The statement on Equal Opportunity in New York's Housing and Urban Renewal declares that it is high time for the drive toward equality in New York to specify its aims and find programs to attain them, and that "practical concrete action within the broadest urban context is long overdue." The New York Chapter seeks to aid in the search for precise planning techniques to help in solving not only minority ills but related city problems.

The following suggestions were offered for solving the problems of the underpriveleged: Large social welfare and rent subsidy programs and higher relocation payments were proposed to raise the effectiveness of renewal in residential areas. Long range job development programs to elevate skills and wages of unskilled workers whose jobs are threatened by renewal in non-residential areas were also advocated.

A huge increase in aided housing is imperative as a relocation resource. In it discriminiatory eligibility requirements against the lowest socio-economic levels must be abandoned and percentage rentals and private ownership instituted to help promote project stability by retaining upwardly mobile families.

The hope is that informed, unofficial professional recommendations and criticism may help to inform the public and officials and influence decisions concerning housing and rehabilitation of the poor and underpriveleged.

Copies of both papers are available by writing to PEO. Please write for

PHILADELPHIA STRATEGY

Members considering the formation of a local PEO chapter will find an interesting example in the work undertaken by Philadelphia members who have three ad hoc committees at work, have responded to requests from the Community Action Program and have met four times this fall.

One ad hoc committee working with the Urban League Education office is applying campus plan criteria to Philadelphia. Another is working with a metropolitan fair housing committee training volunteers in the intricacies of urban renewal while a third committee is analyzing expenditures in the ghetto, a job much needed in most cities.

Meetings of Philadelphia PEO have attracted an average of twenty people, half of whom are planners. (About half are members of PEO National.) Announcements have appeared in the AIP chapter newsletter at the University of Pennsylvania's planning school and have been sent to a list of fifty interested people.

One recent meeting was devoted to exploring methods of linking opportunity planning with comprehensive planning, a subject with great potential impact appealing to the planner's planner more than the service-type committee activities. This, as other subjects being investigated by Philadelphia PEO, was introduced on the premise that there is a wide need for planning skills and that PEO workers with special interest in a particular subject will be brought together through such discussions.

ARTICLES OF INTEREST

Several articles touching on equal opportunity and the planning process have been written by PEO members during the last year. Among them are:

"Advocacy and Pluralism in Planning" by Paul Davidoff (Journal of the American Institute of Planners, Vol XXXI, Nov. 1965) which is concerned with enlarging the concept of the planning process as a means for determining policy. Both the profession and proper city development, the article asserts, will benefit through an enlarged view of planning wherein full participation by all citizens permits consideration of equitable planning alternatives.

"The Failure of Urban Renewal" by Herbert J. Gans (Commentary, April 1965) and "The Housing of Relocated Families" by Chester Hartman (JAIP, Nov. 1964) take a similar view of planning in evaluating the urban renewal program. They both attack the relocation process as untenable under any representative system of planning, and they suggest changes needed. They call for a review and evaluation of the use of urban renewal within the framework of an enlarged view of the planning process.

In "Towards Equality of Urban Opportunity" by Bernard J. Frieden (JAIP, Nov. 1965) lack of residential choice among non-white, low-income citizens is emphasized. The combination of suburban politics, status [illegible]rs, city relocation policies, and the de[illegible]res of commercial interests combine to restrict residential choices open to poor Negroes. Several strategies for reform are proposed including "rebuttal" planning by disadvantaged groups.

NEW PUBLICATIONS

In the Bedford-Stuyvesant section of Brooklyn, The Central Brooklyn Coordinating Council, Inc., a anti-poverty and renewal group, has begun publishing a neighborhood newspaper, The Central Brooklyn Coordinator. Two PEO members, Donald F. Benjamin and Ronald Shiffman are on its editorial board. Copies may be obtained from the Council, 1121 Bedford Avenue, Brooklyn, N.Y.

EQUALOP

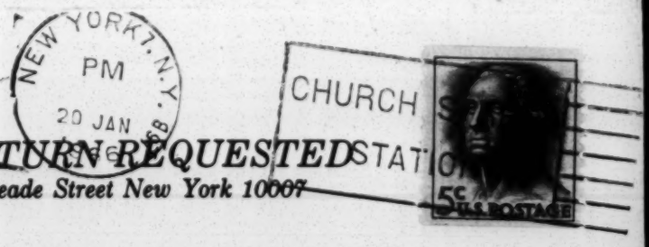
Planners for Equal Opportunity

EQUALOP is the quarterly newsletter of Planners for Equal Opportunity.

Communications should be directed to the PEO office.

Editors: Robert Dennis
Harry Schwartz
Asst. Editor: Marion Walker

RETURN REQUESTED
76 Reade Street New York 10007



MORELAND G. SMITH
P. O. BOX 494
ATLANTA, GA. 30301

PLANNERS FOR EQUAL OPPORTUNITY

76 Reade Street • Room 202 New York, N. Y. 10007

PRESIDENT
Walter Thabit

VICE-PRESIDENT
Kenneth Green

SECRETARY-TREASURER
Janet Reiner

POLICY COMMITTEE
Peter Abeles
Jerrold Allaire
Carla Cohen
Paul Davidoff
Louis P. Dolbeare
Justin Gray
Chester Hartman
Robert Heifetz
Henry Hightower
David Popenoe
Larry Reich
Thomas Reiner
Harry Schwartz

STEERING COMMITTEE
Michael Abeloff
Arnold Albert
Robert Dennis
Marcia Feld
Robert Heifetz
Charles Kaswan
Peggy Latimer
Frances Piven
Harry Schwartz

October 21, 1966

Dear Member:

We are now engaging in our second national election. The Nominating Committee appointed by the President in accordance with the requirements of the PEO constitution is enclosing a ballot and biographical sketches of candidates selected from across the country for your consideration.

Blanks have been provided for write-in-nominations. The following Policy Committee members have one more year to serve: Paul Davidoff, Justin Gray, Robert Heifetz, David Popenoe, Larry Reich, and Thomas Reiner. Janet Reiner and Harry Schwartz, as Presidents of local PEO Chapters, are Policy Committee members by virtue of their office.

Officers are elected for a one-year period, and Policy Committee members serve for two years.

Please fill out the enclosed ballot and mail it to us by November 20. The results of the election will be announced at our annual meeting in December.

Respectfully,

Michael Abeloff
Justin Gray
Charles Kaswan
Harry Schwartz
Peggy Latimer, Chairman
The Nominating Committee

Biographical Sketches

Michael Abeloff: New York, N.Y. MCP, U. of Penna. Planner, Div. of Planning, Jersey City, New Jersey. PEO Steering Committee, 1965-66.

Arthur Bassin: Chicago, Illinois. Consulting Planner. Advisor to: the Kenwood-Oakland Community Organization (a grassroots ghetto group), the Unity Organization for Hyde Park High School, in developing and promoting a proposal for an integrated secondary educational park. Formerly associated with Chicago branch of NAACP and a former board member of the Public Housing Association of Chicago. Associated in the past with housing and planning groups in Washington and New York.

Carla Cohen: Washington, D.C. MCP, U. of Penna., 1964. Vice-Chairman of Washington, D.C. Chapter of ADA, 1966-67. Community worker - Philadelphia Housing Association, 1960-62, Advocate planner for Green Valley (Arlington, Va.) Poverty Program, 1966-. Research on 10 yr. housing program for Washington (D.C.) Center for Metropolitan Studies, 1966-. PEO Policy Committee, 1964-66.

Robert Dennis: Harrisburg, Penna. M.S. in Public Administration, Univ. of Tenn. Southern Regional Training Program, 1957. Planner with Tenn. State Regional Planning Commission, 1957-59. Planning Director Armstrong Co., Penna., 1959-62. Instructor, Dept. of Arch., Pratt Institute, N.Y.,N.Y., 1962-66. Presently planner for the Pennsylvania State Planning Commission, Harrisburg. PEO Steering Committee, 1965-66. Co-Editor of EQUALOP.

George Gatter: San Francisco, California. MCP, MIT, 1951. Planning Consultant, President of California Association of Planning Consultants. Co-Chairman of San Francisco Joint Urban Design Committee. Directed Downtown Redevelopment for Richmond, California, 1964. Co-Author of Washington, D.C. zoning regulations. Has been active supporter of civil rights causes and recently brought together important support for the election of San FranciscoNegro assemblyman Willy Brown.

Clifford Ham: Pittsburgh, Penna. Ph.D. City Planning, U. of Penna., 1962. Assoc. Prof. of Urban Affairs, U. of Pittsburgh. Currently working on study of integration in Pittsburgh schools for Real Estate Board, Urban League, and Mayor's Commission on Human Relations. Former Community Org. Specialist for Baltimore U.R. and Housing Agency. Has done consulting work for broad range of civic and religious organizations in the U.S. and abroad. Author of numerous articles on urban themes.

Britton Harris: Philadelphia, Penna. Professor of City and Regional Planning at the University of Pennsylvania, member of the staff of the Institute for Environmental Studies, 1954 -. Former Research Coordinator

of the Pennsylvania Jersey Transportation Study. He has served as a consultant to planning agencies throughout the United States and to the United Nations. Author of a number of articles and of the study, "Industrial Land and Facilities for Philadelphia," Guest Editor of the May, 1965 Special Issue of JAIP, "Urban Development Models: New Tools for Planning." Currently engaged in research in residential preference and the equilibrium of the housing market.

Chester Hartman: Cambridge, Mass. Asst. Prof. of City Planning, Harvard and member Joint Center of Urban Studies; Assoc. Fellow, Inst. for Policy Studies, Washington; Consultant to Div. of Plans and Evaluation, OEO. Formerly Dir. of Special Legislative Commission on Low Income Housing, Commonwealth of Mass. Board of Directors, Citizens Housing & Planning Association of Met. Boston. Co-Chairman, Mass. Committee on Discrimination in Housing. Principal in Urban Planning Aid, non-profit advocacy planning firm in Boston. PEO Policy Committee, 1964-66.

Morris Hill: Chapel Hill, N.C. Ph.D., U. of Penna., 1966. Ass't Professor, of Regional Planning, University of N.C.; active with PEO in Philadelphia.

Lewis Lubka: Bangor Maine, B.S. Syracuse, MCP, Georgia Tech. Principal Planner, James W. Sewall Co. Worked as consultant in Georgia and Alabama, Maine, Vermont, New Hampshire. Vice President Bangor, Maine NAACP. Presently evaluating AIP's Code of Ethics for PEO.

Frances Piven: New York, N.Y. Ph.D. in Planning, U. of Chicago. Ass't professor, Columbia University. Consultant to Mobilization for Youth and the OEO in N.Y.C. President of the N.Y. Metropolitan Committee on Planning, 1963-66; Executive Committee of the Architect's Renewal Committee for Harlem. Author of numerous articles on political aspects of planning and social welfare programs. Chairman of the Program Planning Committee of National PEO.

Walter Thabit: New York, N.Y. MCP, MIT. Consultant to local community and civil rights groups for seven years in New York, Philadelphia and Newark, has been consultant to CORE, Mobilization for Youth, Cooper Square, League for Industrial Democracy and others. Has lectured at the New School for Social Research, Hunter College; written and lectured widely. President of PEO, 1964-66.

William D. Toole: Springfield, Mass. MCP, MIT, 1954. Planning Director, Springfield Planning Commission; Springfield Action Committee; member of Board of Directors of Springfield Anti-Poverty Program. PEO Policy Committee, 1964-65.

Oct. 26, '66

Dear Mr. Smith,

Thank you for your due for '66-67. Our first notice was sent out with our last newsletter. It couldn't have been very conspicuous as many people seem not to have noticed it. Dues are usually due in Aug or September.

Sincerely M. Warren

PLANNING ACTION FOR EQUAL OPPORTUNITY

Planners for Equal Opportunity

FIRST ANNUAL CONFERENCE

Saturday, December 10, 1966

District 65
Retail, Wholesale and
Department Store Union
AFL-CIO

13 Astor Place
Fourth Floor
New York, New York

SCHEDULE

9:00 a.m. Registration

9:30 a.m. Welcoming address by
HON. WILLIAM FITZ RYAN

10:30 a.m. Panel

PLANNING ACTION FOR
EQUAL OPPORTUNITY

Walter Thabit, Chairman
Paul Davidoff
Frances Piven
Norman Hill
Chester Hartman

12:00 p.m. Luncheon

12:30 p.m. Luncheon address by
CHARLES ABRAMS

FEDERAL RESPONSIBILITIES
IN URBAN PROBLEMS

1:00 p.m. Panels

I: LOCAL PLANNING AND
DECISION-MAKING

David Stoloff, Chairman
Richard Hatch
Yale Rabin
Dennis Blackett
Frances Goldin
Norman Hill

OF EVENTS

II. URBAN PROBLEMS--
THE RIBICOFF HEARINGS

Carla Cohen, Chairman
Robert Heifetz
Charles Abrams
Preston Wilcox
Stanley Winters

III. PEO/AIP ISSUES

Frances Piven, Chairman
Justin Gray
Lewis Lubka
Louis Dolbeare
Perry Norton

IV. DEMONSTRATION CITIES
AND THE LOGUE REPORT

Chester Hartman, Chairman
Walter Thabit
Paul Davidoff
Herb Gans
Morton Isler

3:00 p.m. General Session

4:00 p.m. Cocktails

REGISTRATION

Please return to: Planners for Equal Opportunity
76 Reade St., N.Y., N.Y. 10007

Name _____

Address _____

City _____ State _____ Zip Code _____

Organization _____

Participation Fee
(includes registration, luncheon, cocktail)

Regular	$5.00
Student	$2.50

Please circle panel you expect to attend:

I II III IV

Payment is enclosed for:

Conference participation ____ Annual membership, $10 ____ Student membership, $2 ____

PLANNING ACTION FOR EQUAL OPPORTUNITY

Planners for Equal Opportunity

FIRST ANNUAL CONFERENCE

Saturday, December 10, 1966

District 65 Headquarters
Retail, Wholesale and
Department Store Union
AFL-CIO

13 Astor Place, Fourth Floor
(at 8th Street and 4th Avenue)
New York, New York

At this, our First Annual Conference, Planners for Equal Opportunity will set forth its policies on the housing and planning issues of the day. We will try and state just how much local communities should have to say about their own renewal and housing futures, what the federal responsibilities for the urban poor really are, what is wrong with Demonstration Cities and other government programs and what the impacts of the Logue approach would be on our cities. PEO is also going to discuss steps which will wake the planning profession to its responsibilities.

Our concerns at this conference are not simply to create policies, but to strengthen our relationshipa with other groups fighting for equal opportunity: the civil rights movement, local action organizations, Negroes and other minorities and concerned public agencies. In our discussions, we will be exploring ways in which planners can work with these groups in ways which will help to unify and strengthen all our efforts.

As participants we have assembled an active and knowledgeable group of people. Most are professional planners, with wide experience in working with local communities or on problems of deep concern to the poor. We have included on our program non-professional activists, civil rights leaders and others who have the same depth of experience in these areas. From this group, we hope to get a dramatic and focused critique of current policies and programs as well as sensible guides to future PEO action.

SCHEDULE OF EVENTS

9:00 a.m. Registration

9:30 a.m. Welcoming Address
Hon. William Fitz Ryan, Cong. 20th Dist. N.Y.

10:15 a.m. Keynote Panel
Walter Thabit, Keynoter
Paul Davidoff
Norman Hill
Frances Piven
Chester Hartman

12:00 p.m. Luncheon

12:30 p.m. Luncheon Speaker
Charles Abrams, Chairman, Department of Planning, Columbia University.

1:00 p.m. Afternoon Panels
I. Local Planning and Decision Making
II. Urban Problems - The Ribicoff Hearings
III. PEO/AIP Issues
IV. Demonstration Cities and the Logue Report

3:00 p.m. General Session

4:00 p.m. Cocktails

PLANNING ACTION FOR EQUAL OPPORTUNITY

Welcome

SOCIAL JUSTICE IN METROPOLITAN DEVELOPMENT

The Honorable William Fitz Ryan, New York
Member of Congress, N.Y.C., 20th District

Keynote Panel

KEYNOTER, Walter Thabit, New York
President, PEO; Planning Consultant.

Paul Davidoff, New York
Director, Urban Planning Graduate Program, Hunter College; Member, PEO Policy Committee; Author of several articles defining scope of advocacy planning.

Frances Piven, New York
Ass't Professor, Columbia University School of Social Work; Consultant, OEO; Co-author of articles attacking current welfare system.

Norman Hill, Chicago
Civil Rights Organizer for AFL-CIO, Industrial Union Dept., Former Program Director, CORE.

Chester Hartman, Boston
Ass't Professor City Planning, Harvard; Member, Policy Committee, AIP; Principal, Urban Planning Aid, Inc.

Luncheon Address

FEDERAL RESPONSIBILITIES IN URBAN PROBLEMS

Charles Abrams, New York
Chairman, Department of Planning, Columbia University; Housing consultant to United Nations; Author, "The City is the Frontier."

Afternoon Panels

I

LOCAL PLANNING AND DECISION MAKING

What progress has been made in local planning efforts and planning advocacy?

What role can planners play in the transfer of economic and political power to the poor and minority groups?

What is the role of advocacy planning in the achievement of meaningful citizen participation?

What steps should public planning agencies and the planning profession in general take to provide local communities with full and equal access to planning assistance?

How can PEO best support local planning efforts?

CHAIRMAN, David Stoloff, New York
Planning and Housing consultant; Haryou Act; PEO Steering Committee. Chairman, Association for Local Planning Assistance.

Richard Hatch, New York
Executive Director, ARCH (Architects Renewal Committee in Harlem).

Yale Rabin, Philadelphia
Planning consultant to SNCC for southern communities; Planner, University of Penna; PEO Mississippi Delta project proposal.

Denis Blackett, Boston
Member, Urban Planning Aid, Inc.

Frances Goldin, New York
Chairman, Leg. Comm., Metropolitan Council on Housing, Hsg. Conslt., Cooper Square Committee

Norman Hill, Chicago
Civil Rights organizer, AFL-CIO Industrial Union Dept., Former Program Director, CORE.

II

URBAN PROBLEMS - THE RIBICOFF HEARINGS

What should be the role of the Federal government in the solution of urban problems?

Should public programs be directed toward destroying ghettoes, promoting integration, or are there alternatives?

What is the impact upon minority groups and the poor of federally aided housing, renewal, open space, transportation and other programs?

What positions should PEO take in testifying before the Ribicoff Committee?

CHAIRMAN, Carla Cohen, Washington, D.C.
Advocate planner for Green Valley (Arlington, Va.) poverty program; PEO Policy Committee member.

Robert Heifetz, Virginia
Consultant, Architects Renewal Committee for Harlem (ARCH) and to other civic and civil rights groups; PEO Policy Committee member.

Charles Abrams, New York
Chairman, Department of Planning, Columbia University; Housing consultant to United Nations; Author, "The City is the Frontier".

Preston Wilcox, New York
Columbia University School of Social Work

Stanley Winters, Newark, N.J.
Chairman, Save Our Homes Committee, Clinton Hill Neighborhood Council.

III

PEO - AIP ISSUES

What action should AIP take in revising the practice of planning to reflect the needs of minority groups and the poor?

How can PEO and AIP encourage an increased emphasis on equal opportunity within planning education?

What should be included in the AIP code of ethics which would make the concern for equal opportunities a professional responsibility?

What issues should PEO raise with AIP at the 50th Anniversary Conference?

CHAIRMAN, Frances Piven, New York
Ass't Professor, Columbia University School of Social Work; Consultant, OEO; Co-Author of articles attacking current welfare system.

Justin Gray, Cambridge, Mass.
Member, PEO Policy Committee

Lewis Lubka, Bangor, Maine
Principal planner, J.S. Sewall Co., Vice-President, Bangor, Maine NAACP; Currently evaluating AIP Code of Ethics.

Louis Dolbeare, Philadelphia
PEO Policy Committee; Board of Gouvernors, AIP.

Perry Norton, New York
Professor of City Planning, N.Y.U.; Former Executive Director, AIP.

IV

DEMONSTRATION CITIES AND THE LOGUE REPORT

Does Demonstration Cities represent any substantial change or increase in commitment of federal policies toward the revitalization of the central cities?

Will the decentralization of decision making proposed in the Logue Report enable local poor communities to adequately participate in the development of housing programs?

Will the reorganization proposal in the Logue Report improve the ability of the city to meet the housing needs of its lower income population?

What positions should PEO take in connection with Demonstration Cities and the Logue Report?

CHAIRMAN, Chester Hartman, Boston
Ass't Professor of City Planning, Harvard; Member, Policy Committee, AIP; Principal, Urban Planning Aid, Inc.

Walter Thabit, New York
President, PEO.

Paul Davidoff, New York
Director, Urban Planning Graduate Program, Hunter College; Member, PEO Policy Committee; Author of several articles defining the scope of advocacy planning.

Herbert Gans, New York
Professor, Sociology; Urban Studies Institute, Columbia University; Consultant.

Morton Isler, New York
Former Director C.R.P. New York City; Currently Chief Planner, New York Region, HUD.

CONFERENCE COMMITTEE

Margaret Latimer	Conference Chairman
David Stoloff Margaret Latimer	Program Committee
Charles Kaswan	Publicity
Michael Abeloff, Chmn. Robert Bogen Harry Schwartz Hall Winslow Marion Walker N.Y. Chapter members	Arrangements
Debra Allee Ronnie Solbert	Graphic Designs

PLANNERS FOR EQUAL OPPORTUNITY

76 Reade Street • New York, N. Y. 10007

PRESIDENT Walter Thabit

VICE-PRESIDENT Kenneth Green

SECRETARY-TREASURER Janet Reiner

POLICY COMMITTEE

Peter Abeles
Jerrold Allaire
Carla Cohen
Paul Davidoff
Louis P. Dolbeare
Justin Gray
Chester Hartman
Robert Heifetz
Henry Hightower
David Popenoe
Larry Reich
Thomas Reiner
Harry Schwartz

STEERING COMMITTEE

Michael Abeloff
Arnold Albert
Robert Dennis
Marcia Feld
Robert Heifetz
Charles Kaswan
Peggy Latimer
Frances Piven
Harry Schwartz

FILE

76 READE STREET NEW YORK 10007

EQUALOP

Planners for Equal Opportunity

Vol. 1 No. 5 Spring 1967

FIRST ANNUAL PEO CONFERENCE

The first annual conference of Planners for Equal Opportunity was held in New York City on December 10, 1066. Under the theme of "Planning Action for Equal Opportunity", the 213 conferees in a morning general session heard addresses by Congressman William F. Ryan, Charles Abrams and PEO President Walter Thabit. Afternoon panels and a plenary session discussed policy recommendations on sixteen issues ranging from the Johnson Administration's Model Cities program to relations with the American Institute of Planners.

Demonstration Cities Criticized

1 "Resources allocated to Demonstration Cities are totally inadequate," asserted the PEO afternoon panel discussing the Logue Report for New York City and the new federal Demonstration Cities program of HUD.

This highly publicized Great Society program was criticized for other deficiencies as well. Federal officials were called on to create 2 "significant amounts of jobs for local people in target areas," place greater emphasis on 3 "metropolitan-wide planning and renewal," 4 and minimize displacement of the poor when new or rehabilitated housing is not available.

Members assembled at the session gave overwhelming endorsement to these four points and tabled a fifth calling on Demonstration Cities regulations to include "options for residential freedom" as an underlying policy.

The tabled resolution underscored a morning discussion between panelists Piven and Davidoff.

Dr. Frances Piven, Columbia University School of Social Work Professor, urged the conference to drop demands for integration because of their political repercussions and concentrate instead on rebuilding the ghetto, a position contrary to the proposed resolution. Earlier in the day Paul Davidoff, Hunter College Professor, had counseled the conference not to give up on integration without a concerted drive.

Since the earlier discussion had revealed deep differences of opinion within the membership, the motion to table was eagerly adopted.

PEO-AIP Matters

An afternoon panel discussed subjects of mutual interest to PEO and American Institute of Planners members and reported one resolution and one recommendation.

The resolution, adopted by the Plenary Session, asserted "that it be considered unethical conduct for a planner to prepare a planning document that does not evaluate that document's impact on minority groups and the poor."

Before passage of the resolution, it was pointed out in debate that the American Institute of Planners' code of ethics has no similar provision as a standard for professional conduct.

The recommendation of the panel called for creation of a committee "to prepare proposals for the AIP's 50th Anniversary Conference." Subsequently, Paul Davidoff, on behalf of PEO, presented to the AIP Board of Governors a series of proposals that emerged from the Conference panel.

Those adopted by the Board of Governors dealt with (1) a strong affirmation by HUD that the purpose of the Model Cities program includes creating equal opportunity in employment, education and housing both inside and outside the ghetto; (2) repeal of the Fino amendments which prohibit the direct use of Model Cities funds to secure racial balance; and (3) an evaluation of the connections between do-

FILE

76 READE STREET NEW YORK 10007

EQUALOP

Planners for Equal Opportunity

Vol. 1 No. 5 Spring 1967

FIRST ANNUAL PEO CONFERENCE

The first annual conference of Planners for Equal Opportunity was held in New York City on December 10, 1066. Under the theme of "Planning Action for Equal Opportunity", the 213 conferees in a morning general session heard addresses by Congressman William F. Ryan, Charles Abrams and PEO President Walter Thabit. Afternoon panels and a plenary session discussed policy recommendations on sixteen issues ranging from the Johnson Administration's Model Cities program to relations with the American Institute of Planners.

Demonstration Cities Criticized

1 "Resources allocated to Demonstration Cities are totally inadequate," asserted the PEO afternoon panel discussing the Logue Report for New York City and the new federal Demonstration Cities program of HUD.

This highly publicized Great Society program was criticized for other deficiencies as well. Federal officials were called on to create 2 "significant amounts of jobs for local people in target areas," place greater emphasis on 3 "metropolitan-wide planning and renewal," 4 and minimize displacement of the poor when new or rehabilitated housing is not available.

Members assembled at the session gave overwhelming endorsement to these four points and tabled a fifth calling on Demonstration Cities regulations to include "options for residential freedom" as an underlying policy.

The tabled resolution underscored a morning discussion between panelists Piven and Davidoff.

Dr. Frances Piven, Columbia University School of Social Work Professor, urged the conference to drop demands for integration because of their political repercussions and concentrate instead on rebuilding the ghetto, a position contrary to the proposed resolution. Earlier in the day Paul Davidoff, Hunter College Professor, had counseled the conference not to give up on integration without a concerted drive.

Since the earlier discussion had revealed deep differences of opinion within the membership, the motion to table was eagerly adopted.

PEO-AIP Matters

An afternoon panel discussed subjects of mutual interest to PEO and American Institute of Planners members and reported one resolution and one recommendation.

The resolution, adopted by the Plenary Session, asserted "that it be considered unethical conduct for a planner to prepare a planning document that does not evaluate that document's impact on minority groups and the poor."

Before passage of the resolution, it was pointed out in debate that the American Institute of Planners' code of ethics has no similar provision as a standard for professional conduct.

The recommendation of the panel called for creation of a committee "to prepare proposals for the AIP's 50th Anniversary Conference." Subsequently, Paul Davidoff, on behalf of PEO, presented to the AIP Board of Governors a series of proposals that emerged from the Conference panel.

Those adopted by the Board of Governors dealt with (1) a strong affirmation by HUD that the purpose of the Model Cities program includes creating equal opportunity in employment, education and housing both inside and outside the ghetto; (2) repeal of the Fino amendments which prohibit the direct use of Model Cities funds to secure racial balance; and (3) an evaluation of the connections between do-

mestic and foreign affairs, particularly as they effect the ability of current national budgets to meet critical domestic needs. A resolution favoring the cessation of bombing in North Vietnam was rejected because the Board felt it was outside its area of direct concern.

Local Matters

The hurried plenary session heard suggestions on many other points, some of them non-controversial and therefore not voted on. There was agreement that PEO should hire a staff and that it should develop procedures so that it could be heard on public matters.

Similar agreement was voiced on the proposal that PEO organize a committee on Advocacy Planning to develop the advocate planning function. On this subject the Conference declared that PEO should maintain a resource file through which advocacy planning experiences can be shared.

A related demand on which there was also general agreement was that housing and planning projects should be certified by neighborhood representatives prior to final approval by city and federal agencies.

Of interest to New Yorkers was the unanimously adopted recommendation to form a Task Force to submit proposals to the State Constitutional Convention.

A larger concern--the Heller Plan which proposes giving federal revenues to state governments to spend as they choose--was discussed, but no position was taken.

National Fiscal Policies

In addition to the parochial interests of housing and city planning that usually draw most attention of planners, the PEO plenary session questioned the allocation of federal resources. A resolution was introduced from the floor urging the Federal Government "to re-evaluate budget priorities with a view towards reducing defense allocations and enlarging expenditures in cities." The debate, confined by time limitations, generated heated exchanges including the contention that the subject was beyond PEO's ken, but the assembly overwhelmingly endorsed it.

Likewise, it approved the resolution that "PEO support guaranteed jobs and guaranteed incomes as Federal responsibilities."

PEO CONFERENCE PRESS BLACKOUT-NOT TOTAL

Silence in Sunday's New York City papers following PEO's first Annual Conference last December 10th was irritating to people who attended the lively proceedings. But the press blackout was not total.

Monday's York, Pennsylvania Gazette & Daily (it does not publish on Sunday) carried a 1300-word account of the day's proceedings highlighting the Piven-Davidoff debate over the goal of open occupancy, Charles Abrams' assertion that the federal government has an "anti-city bias", Walter Thabit's proposal for boycotting "the entire renewal program" and Paul Davidoff's contention that because of Vietnam "The Great Society has become the polluted society."

PLANNERS AND VIETNAM

PEO's Conference anticipated by four months the arguments over mixing civil rights and human rights that Dr. Martin Luther King's outspoken condemnation of the Vietnam War emphasizes. When Paul Davidoff asked the PEO morning gathering, "and what about Vietnam?" the audience fell silent.

"How long will we acquiesce, hold government jobs, sit by and let the federal government continue the war in Vietnam?" he asked the stunned, if sympathetic, gathering.

"We are sitting back and taking it...I personally haven't had guts enough to do anything about it yet, but maybe if one of you leads the way, I will follow. Maybe we shouldn't work with Federal funds? Perhaps not? We are all responsible and I think it is about time we do something about," he said.

When the issue was again raised in the plenary session, dissenting voices argued against mixing civil rights and war policies. Opponents of declarations about Vietnam contended that PEO's effectiveness in the civil rights and anti-poverty fields would be reduced by introduction of an extraneous issue, an argument similar to the one sounded against King after he spoke out.

Supporters of Davidoff's position argued that until the war was stopped, national resources would be drained away from urban needs into war production.

When brought to a vote, the Conference approved the resolution "that the goals and sentiments for American contained in the Demonstration Cities program and in the Logue report are sharply at variance with the destruction of cities and city-dwellers simultaneously occurring as a result of our government's policy in Southeast Asia."

At the May AIA Convention a meeting, attended by several hundred architects and others in the design professions, was held on "The Planning Professions and the War in Vietnam." The meeting, chaired by Percival Goodman of Columbia University, heard, in addition to Mr. Goodman, Sybil Moholy-Nagy of Pratt Institute, Mario Salvadori of Columbia, and Christopher Tunnard of Yale speak on various aspects of the war and the actions people in the design professions could take.

The meeting was organizaed by the Committee of the Planning Professions to End the War in Vietnam. PEO members interested in supporting its activities can write to it at Room 331, 101 Park Avenue, New York, N.Y. 10017.

The reaction of the professional press to the Committee's efforts has been mixed. The Journal of the American Institute of Architects refused an "Open Letter to the President" advertisement, while Progressive Architecture rejected an advertisement for the AIA Convention meeting. However, Architectural and Engineering News did print the "Open Letter."

STOLOFF, NATIONAL PEO COORDINATOR

As newly designated National Coordinator, E. David Stoloff is donating one day each week to PEO business, promoting the organization with civil rights groups and establishing contacts with funding organizations, both public and private.

"Dave Stoloff's volunteer service comes to us at a critical time," Walter Thabit announced. "He has been a member of PEO since its inception and he has been closely involved in planning for the Negro community in New York for several years. His generosity brings to PEO time, energy and experience we sorely need."

In addition to canvassing foundations, civil rights groups and public agencies to develop means through which PEO can provide program and research services, he is organizing the national PEO meeting to be held in conjunction with the October conference of the American Institute of Planners in Washington, D.C.

THE PRESIDENT'S CORNER

PEO hasn't yet turned the corner. It is not yet the organization we are working to have it become. We are still virtually unknown; our bids to speak at the Ribicoff hearings have not yet been answered affirmatively. Our positions on many issues have not been formulated, nor do we have a paid staff.

But the horizon never looked brighter. Our first annual conference was a great success. The numbers of participants and the heavy turnout of students demonstrated our growing appeal. At the conference, a new shape for planning was articulated, based on local control of the planning process. Our resolutions were militant and far-reaching, providing us with the core of our organizational position.

We did take a nap for several months after the conference, but we are moving forward once again. The rest may have done us some good, because the mood around the Steering and Policy Committees is one of new confidence in and dedication to the organization.

On April 16, 1967, at a joint meeting of the Continuations, Policy and Steering Committees, a number of resolutions were adopted for final voting by the Policy Committee (a majority not being in attendance). It was decided to vigorously confront the AIP during its 50th Anniversary conference in Washington, D.C. and an AIP/PEO Committee was formed to pursue this objective.

On governmental policies, we adopted several basic positions. First, we decided to ask for a reduction in the federal budget for defense and an increase in the budget for cities and the poor both at home and abroad. Secondly, we supported in principle the Freedom Budget. Fourth, we called on HUD to eliminate discriminatory practices and fully implement anti-discrimination throughout the agency.

In the Steering Committee, we have appointed David Stoloff as volunteer National Coordinating Secretary. He is developing fund-raising programs, new ideas for action programs which might be funded, and will coordinate activities on the AIP/PEO front.

The Policy Committee will soon meet again to take up advocacy planning and Demonstration Cities resolutions of the first annual conference. We are heartened by the events of the last few months, and look forward to increased participation by our members. Walter Thabit

OPEN HOUSING AND MODEL CITIES

Thanks to Washington Post reporter William Chapman, worried city officials throughout the country learned on March 16th that HUD will remain passive on integration in Model Cities. Chapman unearthed HUD's views that it:

*Will not require open occupancy ordinances to qualify for Model Cities funds;
*Does not think that Model City laws permit an "aggressive" policy of desegration;
*Intends to rely on volunteers to produce housing in white neighborhoods for Negroes displaced by Model City clearance; and
*Hopes improved neighborhoods will attract both races.

Model Cities Administrator Walter G. Farr told Chapman, "We are not telling the mayors what they have to do. The heart of this program is that they--the local people--have got to do their own planning." Subscribing to the argument advanced by Cloward and Piven in their New Republic article, Farr announced, "Our position is that improving the quality of the neighborhood is more important than dispersal."

The following day H. Ralph Taylor, HUD assistant Secretary for Model Cities, told members of the Federal Bar Association (in what the New York Times described as a "sharply worded speech") that discrimination in either employment or housing would not be "tolerated."

Taylor re-emphasized Farr's point that fair housing laws would not be required of cities applying for Model Cities funds. Rather he emphasized that job priorities must go to neighborhood residents in projects funded by Model Cities.

For families displaced, he asserted, relocation housing must be availalbe on a non-discrimination basis.

Some observers have not been reassured by these statements. The National Committee Against Discrimination in Housing (NCDH) began its own investigation to see what cities themselves were planning under the new program. It called a regional conference in New York City April 13-14 on "Model Cities: Promise or Threat."

Discussion centered around the part of Model Cities applications dealing with "housing choice." Philadelphia was cited as a typical example of city proposals. It contained a long section about the injustices of discrimination, yet its only affirmative policy was to call on volunteer groups to help open white neighborhoods for Negro occupancy.

The rhetoric of the New York City proposal also avoided the issue. In its proposal to HUD the City took an evolutionary view as represented by the statement that, "Traditionally, New York has been a receiving city for the poor--first from Europe, now from the rural South and Puerto Rico. There have always been groups at the bottom of the ladder striving to get ahead, then moving out to better neighborhoods as they succeed."

As observers of the NCDH conference noted, both Philadelphia and New York have adopted a distant view of municipal responsibility for open housing, a view corresponding to Farr's statements.

His position that ghetto improvement is the first order of concern, observers not, ignores deeper problems of racial bias and discrimination that produced the ghetto. "Isn't Model Cities going to be like sergregated public housing in the past?" one critic asked.

Several issues for planners arise out of Farr's statements and the applications submitted by Philadelphia and New York. One is the Philadelphia contention that professional responsibilities for an integrated society can or should be assigned to volunteers. Few other planning functions are given up with such celerity.

New York's application inadvertently points to the troubling fact that midle-class Negro families seeking good housing run into a wall of discrimination in white sections.

And Farr's guidelines highlight a basic fact of ghetto life, namely that poor Negro families who may never "succeed" are to be given no help if they strive to move to a non-ghetto, low-income area.

Farr's contention that rebuilding is more important than dispersal, a question that PEO members are heatedly debating, seems responsive to political realities. Cloward and Piven contended that integration is a red flag in the face of Congress that will halt housing legislation, a position the Johnson Administration seems to have adopted.

Yet, even this approach was insufficient to

get House approval for the rent supplement and the Model Cities budgets requested by the Administration. Rent supplements, which have some potential for fostering open housing, were scrapped by a coalition of Southern Democrats and conservative Republicans. This program was apparently sacrificed by Administration leaders to the ghetto-rebuilding Model Cities bill, which itself was slashed from the $400 million Administration request to $150 million.

NEW YORK CHAPTER REPORTS TO URBAN LEAGUE ON OPEN HOUSING

Findings and recommendations of PEO consultants to the New York Urban League's Operation Open City were published in April. Eugene S. Callender, Executive Director of the League, presented the report titled, "Planning for Open City" to Housing and Development Administrator Jason R. Nathan, who appeared on behalf of Mayor John Lindsay.

Nathan's attention was directed particularly to the report's findings dealing with public agencies and open housing which emphasized the City's passive policies in this area.

Among the findings was that the City waits for Negroes to initiate discrimination complaints even in projects heavily subsidized by tax abatement and cheap mortgage money. "If [public agencies] are justified in establishing architectural and planning restrictions because they correspond to public policies over density or open space, why are they not justified in requiring some minimal percentage of occupancy to be non-white?" the report asked. At another point the report asserted that "the indifferent attitude of [City] agencies toward Negro occupancy of these projects is little short of amazing."

The report took the Departments of Welfare and Relocation to task for what it termed "convenient ignorance" of the race of clients. "On the misguided notion that notation of race on official records causes discrimination, the Relocation Department, like the Welfare Department, has no idea of the impact it has on the Negro population," the report said.

The effect, according to the authors, was "selective placements, sending white, Negro or welfare clients to particular landlords, depending on a prior understanding of whom the landlords will accept."

Another matter the report found damaging to Negroes' chances for living in integrated housing was the discrimination often inherent in apartment house "waiting lists". "In reality," the report asserted, "they are a convenience to management, not to home-seekers. To Negro prospects they are a subtle but effective form of discrimination."

On other subjects the report noted that separation of suburban whites and central city Negroes is being rigidly maintained and therefore, open housing programs "must be conducted on a regional scale."

Of particular interest was the report's finding that 27 percent of the placements reported by the Open City offices were achieved only after a complaint had been filed with City or State Human Relations Commissions.

The report did not accept the general belief that only middle- and upper-income Negroes can make the move from the ghetto. It found that "57 percent of recent registrants and 44 percent of recent placements have family incomes under $6,000 per year."

The report identified "target neighborhoods" with low or nonexistent Negro populations and inexpensive housing as places in which Operation Open City should concentrate placing families.

Since publication, the New York Chapter has continued to provide assistance to Open City in implementing the report's recommendations. This has included shaping a plan for placing families in the "target neighborhoods" and seeking changes in City policies impinging on open housing opportunities.

The PEO report was developed by Thomas Gale and Robert Dennis and a committee of New York Chapter members: Harry Schwartz, Bob Bogen, Peter Abeles, Walter Thabit and Hall Winslow.

PEO members may obtain free copies of the report by writing to the New York Chapter at 289 Seventh Avenue, New York, N.Y. 10001. Non-members may purchase copies for $1.00 each from Operation Open City, 217 West 125 Street, New York, N.Y. 10027.

PEO COMMITTEE ON AIP CONFERENCE

National Coordinating Secretary David Stoloff will coordinate the efforts of a committee to prepare proposals for and direct the program PEO will offer during the AIP's 50th Anniversary Conference in October. All members wishing to participate in this important work should contact him at the national office.

NEW YORK PEO ENTERS RENT CONTROL FIGHT

An Ad Hoc Committee on Rent Control formed by members of the New York Chapter prepared an analysis, "A Crisis in Rent Control", plus supplementary documentation urging New York City Council to retain and strengthen the City's 24-year-old program.

The material, which was sent to 300 civic, tenant and anti-poverty groups, was the only generally available analysis of the data on which the City's rent control legislation is based. As such, it was quoted in the press and radio and PEO members spoke on the rent control issue before several organizations.

Walter Thabit, chairing the Committee, presented at a Council hearing in March a 4-point program to preserve rent control and eliminate inequities inherent in current practices. One of them is the "15 percent voluntary increase" in rent which a landlord is allowed every two years if there is a change in occupants. Where turnover has been high, allowable rents have become excessive.

The PEO brief showed that of the City's 1.2 million low-rent units under rent control in 1960, one-third had disappeared by 1965 either through demolition, decontrol or rent increases. It also cited the 1965 Vacancy Survey of the U.S. Census Bureau to show that rents are increasing faster than income.

PEO advanced a solution before City Council which would eliminate the 15 percent "voluntary" increases to be replaced by more systematic cost-of-living increases, and it urged the City Administration to actually study the operating costs of buildings to gain a better factual basis for its rent control regulations.

Most emphatically, in face of landlord hostility, PEO argued for the retention of rent control to protect low and middle income families in the tight New York City housing market.

AIP COMMITTEE ON MINORITIES

PEO member Robert Heifetz has been named chairman of an AIP committee to study the impact of public planning on minorities. Any PEO member, belonging to the AIP, who is interested in serving on the committee is urged to write to Robert Heifetz, Department of Architecture, Hampton Institute, Hampton, Va.

RADICALS IN THE PROFESSIONS

A conference on "Radicals in the Professions" will be held in Ann Arbor, Michigan, July 14-16. It will bring together students, professionals and others in the fields of education, planning, social work, medicine, law, journalism and the ministry to discuss problems and issues common to radicals in these professions. For more information, write to the Radical Education Project, 510 E. William St., Ann Arbor, Mich.

DUES DELINQUENCY

Despite numerous notices, several dozen early supporters of PEO have not paid any dues over the last three years. These members will be dropped from the mailing list and membership roll if delinquent dues for at least one year ($10) are not paid by July 1. No additional notices will be sent.

EQUALOP

Planners for Equal Opportunity

EQUALOP is the quarterly newsletter of Planners for Equal Opportunity.

Communications should be directed to the PEO office.

Editors: Robert Dennis
Harry Schwartz

RETURN REQUESTED

76 Reade Street New York 10007

2nd annual conference

PLANNERS FOR EQUAL OPPORTUNITY

URBAN CRISIS = PLANNING OPPORTUNITY

Saturday
16 March 1968

Walnut and 34 Streets
New Fine Arts Building
University of Pennsylvania
Philadelphia

This conference has been called to assist urban affairs professionals to sieze the planning opportunity facing our cities and our nation in a time of growing urban crisis. It is sponsored by Planners for Equal Opportunity, a national organization of city planners and allied urban affairs specialists committed to the principle that the facilities and opportunities of this society should be made available to all citizens through positive public policy and action. Its members seek to apply their energy and skills to the investigation, exposure, and correction of programs which are discriminatory or which fail to meet the needs of the urban crisis.

PLANNERS FOR EQUAL OPPORTUNITY
76 Reade Street / New York, New York 10007

#2

workshops

B-2

I REVOLUTION IN PLANNING EDUCATION

A proposal for reform of planning education will be presented including the following elements: curriculum, recruitment of minority group members into the profession, community involvement and research. The proposal has been prepared by a special PEO ad hoc committee made up of students and faculty from Hunter, Columbia, Pennsylvania and Pratt planning schools.

Alan Kravits, Workshop Moderator, Hunter College
Paul Davidoff, Hunter College, PEO Policy Committee
Chester Hartman, Harvard, PEO Policy Committee
Peggy Latimer, Columbia University, PEO Steering Committee
Paul Niebank, University of Pennsylvania
Michael Stegman, University of North Carolina
David Stoloff, Hunter College, PEO National Coordinator; Panel Reporter

B-13

II ADVOCACY IN MODEL CITIES

Objectives of advocacy planning in Model Cities, the drive toward local control of Model Cities programs, accountability of city staff and consultants to local communities, the use of advocacy programs in cities where there is no local control, problems of white planners in black communities. A program will be developed for local and national action to insist on full community participation and appropriate local control.

Walter Thabit, Chairman, President PEO.
Justin Gray, Director, Model Cities Cambridge Program
Mrs. Muriel Johnson, Chairman, C-12 Committee, Hartford
Leo Lillard, Chairman, East New York Housing and Urban Planning Committee
Louis Mitchell, Assoc. Director of Division of Christian Social Concern, American Baptist Convention

Hans Spiegal, Assoc. Prof. of Urban Planning, Columbia University
Bill Toole, Director, Hartford Model Cities program
Junius Williams, Director, Newark Area Planning Assoc.
Mike Abeloff, PEO Steering Committee; Workshop Reporter

III HIGHWAYS VS. THE POOR B-4

Urban highway plans being fought by advocate planners in Philadelphia, Baltimore, Newark, Cambridge and elsewhere will be reviewed with constructive renewal and public transit alternatives. Transportation plan evaluation criteria will be developed as well as strategies to force changes in highway-transit priorities and to block particularly destructive projects.

Hon. Norman Berson, Chairman; Attorney, Representative Penna. Legislature
Reginald Booker, Chairman, Emergency Committee on the Transportation Crisis, Washington, D.C.
Britton Harris, University of Pennsylvania; PEO Policy Committee
Chester Hartman, Harvard University; PEO Policy Committee
Yale Rabin, Planning Consultant to NAACP Legal Defense Fund
Robert Goodman, MIT
Harriet Johnson, Advocate Planner, Philadelphia; Workshop Reporter

IV HOUSING AND METROPOLITAN DEVELOPMENT B-5

Metropolitan and national programs will be considered including public housing, rent supplements, housing allowances, 221(d)(3) programs, racial and economic integration of all communities and all projects, provision for the poor in new towns and other housing action beyond crisis amelioration in Model Cities areas. Use of federal Sections 204 and 101(e) reviews in the guidance of metropolitan and regional development for equal opportunity will be described.

Neil Gold, Chairman; Hunter College Urban Research Center

Cushing Dolbeare, Philadelphia Housing Association
Paul DuBrul, Housing Director, University Settlement, New York
Thomas Elijah, Chairman, New York Metro. Association Fair Housing Committees
William Grigsby, University of Pennsylvania
James Harvey, National Representative, American Friends Service Committee
Charles Kaswan, PEO Steering Committee, Workshop Reporter

4th Floor

U ECONOMIC DEVELOPMENT OF POOR COMMUNITIES 410

Dangers of proposed corporate involvement in ghettos will be considered as well as public programs of local business incentives, job training programs, employment opportunities and potentials for application of international economic development concepts.

Frances Piven, Chairman; Columbia University; PEO Policy Committee
Max Bond, Director, ARCH, New York
Leland Hazelwood, Director, Mayor's Task Force, Economic Development of Harlem
Ron Schiffman, Pratt Center for Community Development, New York
Thomas Vietorisz, New School for Social Research
Thomas Reiner, University of Pennsylvania, Workshop Reporter

D-3

U I ADVOCACY & COMMUNITY CONTROL OF COMMUNITY DEVELOPMENT

Blocking destructive projects and forcing government response to community needs throughlobbying, court action, community organization, demonstrations and disruptive action will be discussed as well as related technical assistance and collection of advocacy case studies. Strategies for the long - range decentralization of city decision - making and administrative functions with consideration for functions properly city-wide, and alternative structures for such local governing bodies will be proposed.

Janet Reiner, Chairman; University of Pennsylvania; PEO Policy Committee
Peter Abeles, Housing Director, Mobilization For Youth, New York

Marion Barry, Director, PRIDE, Washington, D.C.
Colin Carew, THE NEW THING, in Arts and Architecture, Washington, D.C.
Paul Davidoff, Director, Urban Planning Dep't., Hunter College; PEO Policy Comm.
Alvin Echols, Attorney, Executive Director, North City Congress, Philadelphia
Robert J. Sugarman, Attorney, Philadelphia
Jerome W. Lindsay, Director of Planning, United Planning Organization

VII NATIONAL PROGRAMS TO ELIMINATE POVERTY

B-7

This workshop will review the proposed federal budget in relation to the Freedom Budget seeking priority shifts which would begin to meet the needs of the poor. Required levels for housing, health, education, family income subsidies and full employment programs will be put in perspective. Strategy for achieving Congressional action is to be proposed.

Norman Hill, Chairman; A. Philip Randolph Institute
Bob Bogen, PEO Conference Chairman
David Cohen, Legislative Rep., Indust. Union Dept., AFL-CIO
Frances Goldin, Metropolitan Council on Housing, New York
Richard Hatch, Founding Director, ARCH, New York

VIII COMMON STRATEGY FOR ADVOCATE PROFESSIONS

3rd Flr

Health, education, architecture, law, planning and other welfare professionals advocating equal opportunity will discuss their common goals of local control, more adequate program levels and inter-disciplinary programs in order to form strategies for cooperative action.

Carla Cohen, Chairman; Consultant, Metro. Study Center, Wash., D.C.; PEO Policy Comm.
Thomas Gilhool, Community Legal Services, Philadelphia
Mark Heyman, Chairman, Planning Dep't., Pennsylvania State University, Harrisburg
Herbert Lukashok, Medical Committee for Human Rights
Rhody McCoy, Unit Administrator, Ocean Hill, Brownsville, New York
Rev. Lucius Walker, Exec. Dir. Interreligious Fndtn. for Community Organization

P R O G R A M

9:00 am REGISTRATION, COFFEE

9:45 am OPENING SESSION

Introduction to Program

Bob Bogen: Conference Chairman

Welcome

Robert B. Mitchell: Chairman, Department of Planning, University of Pennsylvania

Annual Meeting

- Annual Report; Election results
- PEO / AIP affairs Report
  Bob Heifetz: PEO Policy Comm; Chairman, AIP Committee on Minority Relations
- Conference Objectives
  Walter Thabit, President, PEO

Arrangements and Announcements

Janet Reiner, Conference Co-Chairman

10:15 am WORKSHOPS

I through VIII, inclusive

12:15 pm BREAK FOR LUNCH

College cafeterias

1:30 pm GUEST SPEAKER

Carlos Russell: Black Caucus, National Conference for New Politics

2:00 pm WORKSHOPS CONTINUED

I, II, III, VI, IX, X

3:45 pm BREAK

4:00 pm PLENARY

Workshop reports, recommendations, action proposals

5:00 pm ADJOURNMENT

7:00 pm POST - CONFERENCE BEER AND SANDWICH PARTY AT THE REINERS'

tickets at the conference registration

workshops cont'd

IX VIETNAM WAR AND AID TO CITIES

Published statements of PEO position on the war and impact on urban aid will be reviewed for affirmation or modification by the PEO Policy Committee. Closer ties with the Committee of the Design Professions will be considered.

Harry Schwartz, Chairman; Mobilization For Youth, New York
Morton Lustig, Fels Institute, University of Pennsylvania
Joseph Hayman, Planner, Fels Institute, Univ. of Pennsylvania, Workshop Reporter

X ORGANIZING LOCAL PEO ACTION

Activities of local PEO groups will be reviewed. Minimum organizational requirements will be suggested as well as methods for recruiting active members, local chapters and student chapters, reconnaissance of opportunities for action and cooperation with other groups. Strategies for public hearings and press relations will also be suggested.

Bernard L. Segal, Chairman; Attorney; Co-Chairman, Philadelphia PEO
Rosalyn Doggett, Marcou O'Leary & Assoc.; Temp. Steer. Comm., Wash., D.C. PEO
Hall Winslow, Co-Chairman Housing Comm. N.Y. PEO; Workshop Reporter

Reporters in each workshop will record major findings for publication in a set of "Conference Proceedings" and for action by the PEO Policy Committee. Workshop members will be encouraged to participate in any continuing PEO functions related to the workshop topic.

PLANNERS FOR EQUAL OPPORTUNITY
76 Reade Street / New York, New York 10007

President	Walter Thabit
Vice President	George Gatter
Secretary-Treasurer	Michael Abeloff
Policy Committee	Arthur Bassin
	Carla Cohen
	Paul Davidoff
	Justin Gray
	Clifford Ham
	Britton Harris
	Chester Hartman
	Robert Heifetz
	Frances Piven
	David Popenoe
	Larry Reich
	Janet Reiner
	Thomas Reiner
	Harry Schwartz
Steering Committee	Michael Abeloff
	Marcia Feld
	Charles Kaswan
	Peggy Latimer
	Harry Schwartz
	Ron Shiffman
	David Stoloff
Conference Chairman	Bob Bogen
Co-chairman, Arrangements	Janet Reiner
Publicity	Ron Shiffman
	Susan Breslin
Display and Graphics	Hall Winslow
	Charles Kaswan
Proceedings Editor	Peggy Latimer

CONFERENCE OBJECTIVES

This Second Annual Conference of Planners for Equal Opportunity has been organized to facilitate more vigorous and effective action by our members, local chapters and by our national organization. Many battles have already been joined. We now seek the additional knowledge, strength and strategy to achieve success in each of the varied areas of our concern.

F I R S T A N N U A L

"PLANNERS FOR BLACK LIBERATION"

C O N F E R E N C E

University of Pennsylvania

Philadelphia, Pennsylvania

16 March, 1968

(formerly: second annual planners for equal opportunity conference)

AS CONVENED BY:

2 M J Q

B L A C K A D V O C A T E P L A N N E R S

" O F E G R O "

(ORGANISATION FOR ENVIRONMENTAL GROWTH)

Washington, D. C.

#3

PLANNERS FOR BLACK LIBERATION

For you, PLANNERS FOR EQUAL OPPORTUNITY, to continue to exist in terms of your premise "relating yourselves to the Black struggle"--Now what does that mean? Equal opportunity for whom to do what? Equal opportuniry for the Black and Puerto Rican urban masses to sit down at a table with the white planning power structure with one card in their hands, while the planners hold 51 cards, all trumps?

Equal opportunity for a powerless Black and Puerto Rican mass to continue to be used in a vicious urban chess game? or maybe/..

Equal opportunity for young white planners to come into our community and further befuddle, confuse, and cloud the real issues confronting us (landless, powerless, exploited, dictated to, et cetera).

Equal opportunity for young white planners to become "Doxiaduses", "Ed Sogues", "Albert Mayars", et al, at the expense of experimenting with Black people?

Equal opportunity for young white planners and white planning schools to be the first in line to rack up huge chunks of money (the hush money that Sam is now willing to pay in order to keep his shit together) that is supposed to be speaking to the plight of the Black community?

The poiht here is just what the hell do you mean by "Equal Opportunity"? That is not the question with which the Black people are being confronted. Our problems, as we have identified them, are essentially Urban Domestic Colonialism and Rural Feudalism. By now it should be obvious, even to the most casual observer, that Colonialism can be dealt with in only one way: through liberation... Black Liberation! Of course, by definition will, by definition, be brought about by Black people. That is not to say that there is not a supporting role for idealistic or guilt stricken young whites; but as in all liberation movements, those

striving for liberation must lead!

All that is to say that either your title must be something reflecting "Planers for Black Liberation", or "Planners for the Elimination of White Domestic Colonialism and Urban Feudalism", or else we must label you, in the eyes of Black people, as anti-Black, anti-Black Liberation, anti-Black revolution, and "Front Men for the Real Front Men! AIP, AIA, ACPO, NAABO, et cetera....one or the other.

Young Idealistic arrogant whites ran a game on us down in the rural south: it won't happen again to us in the urban north.

As we have said, either you will be one thing or the nother. If you choose the former, then we welcome your support, and will be very interested in proceeding to discuss the issue of leadership reform in this organisation: Black Leadership.. architects, planners, lawyers, economists, sociologists, urban technicians, etc/ As Mrs. Piven has stated, "In the city, our time has come as a people. And we ain't blowing it!"

Now, having dealt with the name and new theme (Urban Crisis Equals NonWhite Planning Approaches and NonLand Reform), let us proceed to what the specific purpose of this conference must be:

You state that "this conference has been called to assist urban affairs professionals to seize the planning opportunity facing our cities..." but this conference has to be "to assist Black people and Black planners to seize control of the planning process, planning mechanisms, planning theories which have heretofore rendered them politically, economically, and culturally indistinguishable from the Bantusans of South Africa"/ You say that this is "a national organisation of city planners and urban affairs specialists committed to the principle that the facilities and opportunities of this society should be made available to all citizens through positive public policy and actions". But this conference must begin to talk about "a national organisation of people with Black leadership and direction, including archets, planners, lawyers, economists, sociologists, students, etc., committed to the idea that public policy and public action must be geared to the im-

mediate evolution of the power of self determination, self development, and self definition for Blacks, Puerto Ricans, Mexicans, Indians, and other powerless colonialised nonwhites in America, so that they can then decide what the nature of their relationship to the broader American society is to be. You go on to state that "Its members seek to apply their energy and skills to the investigation, exposure, and correction of programs which are discriminating or which fail to meet the needs oftthe urban crisis." Fine!! But for those white members who wish to remain in the organisation as we have redefined it,do that from within the organisations you already work for, or have recently left: AIP, AIA, ACBO, Social Planning Establishment, etc. In other words, civilise, reform, and spy on your own people, your own communities, your own white professional organisations. Don't think for one minute that it has escaped us that it has been precisely those organisations within which you are inextricably implicated that has put us in the position we are in today. Remember, we have all of the results before our eyes as to what you have been doing. Now, let's talk about what we are going to do.

CONCERNING THE WORKSHOP AND THEIR FOCUS

I - Revolution in Planning Education

Let's rename that "Revolution in Environmentalist Education", which then allows us to shift the emphasis back to Architectural education, but include planners, economists, etc. Since your whole insidious premise rests upon the myth that Black people do not possess within their ranks the formally trained planners, etc. needed to speak to the urban crisis, we move immediately to redefine the whole concept of "qualified planner".

It has also not escaped us that you and your cocalled qualified planners are no more than brainwashed front men for the urban real estate market and interests now wiping out nonwhite people and nonwhite cultures. When we destroy that whole planner syndrome, we then open up for discussion the seven Black schools which have fully developed architectural and/or planning programs, not to mention those Black schools who could begin to institute such programs. That will be the primary source

of Black advocates for Black communities. We can also talk about the Black architects and Black archectural graduates now drawing stair details in white downtown offices, but who should be in the Black community aiding the liberation struggle. We can talk about Black architects now practicing off of anti-Black crumbs and back porches as payment for their anti-revolutionary posture. We can also talk about proposals for strengthening and revising the curriculum of those aforementioned Black schools toward their students becoming environmentalists, so that they become an unlimited supply for the liberation of, and the maintenance of that liberation, of nonwhite urban and rural people in America. That unlimited supply of leadership can begin to talk about a totally new architecture and environment based upon values and culture, as opposed to the present gods you worship, whatever they might be. Then we can talk about "recruitment" from white schools at the faculty level in the terms of the community organisers, community poor people, etc.

ADVOCACY IN MODEL CITIES (II)

You talk here, among other things, about the "problems of white planners in Black communities". (At least you do admit there is such a thing as a Black community!) That we instead talk about the role which Black communities and Black people will define for white planners. That definition essentially will be that of spies and catalysts inside the white planning establishment---to break their grip on Black necks (i.e., the role will be that of leakers of information at an early stage of plans or suspicions of plans that the establishment has for Black people, which essentially, again, will be that of statistic and survey compilers of white planning establishments instead of Black people, which ultimately will lead to the moral, financial, and even live body support for Black people and Black environmentalists in their liberation struggle.

III - HIGHWAYS VERSUS THE POOR

First, let's subtitle that with the words of Sam Abdullah Abbot "White Men's Roads Through Black Men's Bedrooms". Now we can proceed to talk about the underlying cause of those highways: convenient access of white urban colonial administrators into the areas which they have fled because of encroaching Blackness, yet still maintain their political, economic, and military control.

City Blacks and Puerto Ricans don't need highways: they are strictly for the white sub urbanites. If whites don't want to live in cities heavily populated by and controlled by nonwhites, then they shouldn't work in those cities. Besides, hasn't it always been a planning axiom that the optimum situation is to work close to your abode? Then let sub-urban whites work in their suburbs, in those same jobs they're always telling us Blacks that freeways, if built, can take us to. We aren't interested. Let whites take them, and let us have the city jobs you now occupy near our abodes.

IV - HOUSING AND MET OPOLITAN DEVELOPMENT

You liberal whites deal with the metropolitan and national development. Yes, by all means fight, through your own communities and your own organisations, for our rights to metropolitan alternatives should we so desire to take them. Meanwhile, we will deal with the housing questions, housing concepts in our communities.

V - ECONOMIC DEVELOPMENT OF POOR COMMUNITIES

It has not escaped us that economic development these days in our communities usually means additional businesses and services above and beyond and oftentimes different from the existing white businesses. The strange illogical twists here are that those new businesses are either established white corporations in search of new profits or Black "rugged individualists" entrepreneurs set up by SBA. The last thing in hell Black people need is to have their white sub-urban exploiters augmented by a ditional Black sub-urbanite exploiters. We want, instead, to talk about Black peoples' cooperatives to replace present forms of community commerce. No business, Black or white, can be allowed to come into Black communities unless it immediately and significantly effects the economy of that total Community.

VI - ADVOCACY AND COMMUNITY CONTROL OF COMMUNITY DEVELOPMENT

First of all, in those cities where we are an impending or actual majority, we want to talk about how we can thwart decentralisation of power. It is only in those cities which we have no hope of achieving a majority that we wish to talk about "decentralisation" of power We aren't waiting around for the evolution of "long range strategies".

VII - NATIONAL PROGRAM TO ELIMINATE POVERTY

Assist white people in the elimination of Poverty; Let us get on with the question s

which confront us: Black Liberation and the elimination of white domestic colonialism and rural feudalism!

VIII - COMMON STRAGETY FOR ADVOCATE PROFESSIONS

Y'all are really hung up on this "Equal Opportunity" bag, aren't you! Just remember: all of the professions you mention in your programs either advocate total liberation of Black, Puerto Rican, Indian, and Mexican communities and people, or they advocate devious, sophisticated pacification and disperaal. It's either one or the other; take your choice.

The question of an interracial society shall be resolved by those liberated people, no liberals. Besides, we're quite satisfied with the work that the NAACP, the ACLU, the Urban League, and the Supreme Court are doing insofar as our right to "integrate" are concerned. Meanwhile, let us today resolve to get on with the real issues at hand.

IX - VIET NAM WAR AND AID TO CITIES

It should be hardly necessary for us to waste time and rhetoric on the Nam other than to express our best wishes to the people of Viet Nam in their struggles to complete the elimination of the white race as an influence in South East Asia.

X - ORGANISING LOCAL CHAPTER ACTION

Fine! Only this must be done in terms of our stated priority of Black control and Black Leadership. No stones will be unturned with respect to Black students, Black schools Black organisers, Black professionals in the following areas:

ARCHITECTURE, PLANNING, LAW, ECONOMICS, SOCIOLOGY, FULL TIME ORGANISERS

76 READE STREET NEW YORK 10007

EQUALOP

Planners for Equal Opportunity

Vol. 2 No. 1 Spring 1968

ROUND-UP OF PEO WASHINGTON CONFERENCE

The week of October 1, 1967 witnessed the first direct confrontation between PEO and American Institute of Planners. While the AIP was celebrating its Fiftieth Anniversary convention at the Shoreham Hotel with a look into the next fifty years, PEO called a conference on the theme "Planning: Black and White: Today" to speak out on the pressing issues of discrimination, the redistribution of economic and political power and the impact of the war in Vietnam.

The intention of the meeting was to discuss these issues and develop strategies that would enable planners to play an active role in assisting minorities and the poor, and understanding the interrelationships of these issues with larger questions of national direction and policy. Secondly, it was hoped that these concerns would ultimately be brought to the governing board of AIP so that the largest group in the planning profession might be persuaded to take a stand on them.

The most notable success in reaching AIP came when the resolutions from the PEO plenary session were presented to the AIP at its general assembly. Bayard Rustin, of the A. Phillip Randolph Institute, in sympathy with PEO's goals, relinquished part of his scheduled speaking time for the presentation by Irving Rubin. The resolutions drew considerable interest from the AIP membership assembly, and at the subsequent Board of Governors meeting they were referred to the appropriate AIP committees for study and reporting.

Workshops Held

The first day of the PEO conference consisted of a series of workshops. In the first, "The Community as Client," Robert Jackson of the Washington Planning and Housing Association, Mrs. Sherry Arnstein, of the HUD Model Cities staff and Robert Goodman, from the architectural faculty at MIT considered such issues as achieving effective citizen participation, the planner's role as both advocate and technician and pluralistic planning and plural plans.

In "Planning for Racial Equality" James O. Gibson of the Potomac Institute, Neil Gold, and Harry Schwartz of PEO and Martin Sloane from the Civil Rights Commission, discussed housing and economic development and implications for integration and separatism. The essence of social planning, its relationship to traditional planning efforts and current Federally funded programs which attempt to mesh the two, were examined by Janet Reiner, of PEO, Arnold Katz, from HEW, and Joyce Whitley, of the Model Cities Program.

Michael Mazer, of the OEO Housing Programs, chaired a workshop on "Housing the Poor' with Cushing Dolbeare, Managing Director of the Philadelphia Housing Association and William Grigsby, of the University of Pennsylvania. Mazer offered five suggestions for low income housing policy: subsidies to families through interest rates, write-down and tax incentives; private involvement in housing; increased home ownership and control by the poor; surrogate ownership as in tenant councils and cooperatives and government reforms such as the transfer of 221 (d) (3) housing from FHA to HUD. Mrs. Dolbeare described an HAA proposal that would give all poor families a subsidy equal to the difference between 20 percent of their income and the local rate for standard housing. The estimated annual cost, she said, would be between $2 billion and $9 billion.

Grigsby, in calling poverty a political rather than planning dilemma, named political compromise and timidity as barriers to sound Federal programs. In addition, he noted our inability to see the value of housing in solving social ills, and the low political priority accorded the poor in Congress. The audience, in response, divided between who demanded structural revisions of the dominant "systems" and those who proposed that groups such as

EQUALOP

Planners for Equal Opportunity

VOL. 2 NO. 3 WINTER 1969

THE MYTHS OF THE NEW TOWN

Herbert J. Gans
Professor of Sociology
Columbia University

Vice President Agnew, like many planners and other Americans, believes in what I would call the two myths of the new town:

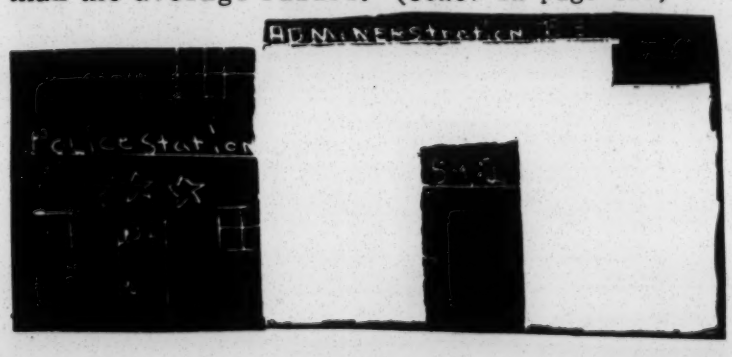
(1) that a new town just by being new can somehow solve problems not dealt with by older settlements.

(2) that it is possible to innovate more spectacularly in new towns than in old towns.

Needless to say, neither myth is realistic. A new town is nothing more than what its name implies, a town that is new, and such a town can be bad as well as good. Moreover, new towns do not develop in a vacuum; as I pointed out in The Levittowners, the people who finance, plan, build and populate them are members of their society and work within the cultural, financial and other limits of that society.

For example, there is no reason to believe that American homebuyers will mix more freely with neighbors of lower status and different skin color in a new town than in the city or the suburbs. Also, there is no reason to believe that industries will change the basis on which they make location decisions, and will come to a new town just because it is new.

This is why almost all American new towns built so far are either one-industry quasi-company towns, or bedroom communities, but with a higher level of community facilities than the average suburb. (cont. on page two)



NEW COMMUNITIES AND THE GHETTO

Britton Harris
Professor of City and Regional Planning
University of Pennsylvania

The question of whether the cities will contain black communities, whether the suburbs will contain black communities, or whether there will be a great deal more integration than at present is a political and cultural issue which I will not presume to judge. I would guess, however, that the ultimate solutions may be quite different from those suggested by people's current rigid postures. There are, however, a couple of other matters with regard to the future expansion of our urban living space which deserve brief discussion.

in this issue two prominent planner-educator-writers give us their thoughts on a current planning puzzle

A relatively minor but not trivial issue revolves around how we are going to go about providing adequate housing for the lowest income groups. We have essentially three courses of action open to us.

First, we can use various means, including subsidies such as negative income tax, to increase incomes, and let the recipients spend the money according to their own best judgment. This will mean that they will not always choose to purchase adequate housing.

Second, we can provide subsidies which are earmarked for various purposes such as medical care, food supplements, and housing.

Third, we can provide public or semi-public housing with a built-in subsidy allocated on the basis of tenant qualifications.

There are various compromises and mixtures between these plans, and I am not at all sure that the average planner has thought through the implications of the various alternatives. The first two alternatives provide much greater freedom as to the improvement, expansion, or dissolution of the ghetto,

Gans: MYTHS, continued

Consequently, it is irrational to discuss new towns without deciding what kind of a new town is being considered. A higher quality bedroom suburb is a plus, but it does not solve any of the basic problems of American cities. A new town planned according to the Ebenezer Howard vision is also a plus, particularly for people who want a shorter journey to work, but it also does not solve any basic problems. A black new town is only another form of ghetto, unless it becomes a voluntary community for black militants who want to segregate themselves. A new town for the poor strikes me as an economic ghetto even if it could provide jobs and other sources of income not available in the city, which it cannot.

If the federal government were willing and able to provide job opportunities for the poor and housing they can afford, as well as incentives that would attract working class and middle class people -- and workplaces -- to a new town with poor people, I would be in favor of such a new town. But if such political and economic innovation is feasible for a new town, it should also be feasible for cities and suburbs. And unless it were possible to build hundreds of such new towns, the basic problems of the cities would still remain.

In short, I have little faith in the new town as a solution. I think we planners should divest ourselves of the myths of the new town, and deal directly with the major issues of American society, which are basically national in character, and are roughly similar in cities, suburbs and new towns. ■

Harris GHETTO, continued

and do not impose any decision in advance.

The second issue of interest is the possible size, character, and organization of new communities. If we do nothing in this sphere, the new urban housing stock will be built in the typical fashion of suburban sprawl. Our existing metropolises will get bigger, more polluted, and less amenable. Even if the ghetto decentralizes, living conditions will not be ideal. On the other hand, small new communities will not solve the problem and will lock their populations into isolated situations with inadequate facilities and opportunities. A broad range of opportunities is particularly important for the less skilled portion of the population.

Finally, new communities will not be able to accommodate the lower-income portion of the population in new housing without special solutions to the housing problem. I am not terribly hopeful that the large mobilization of forces, both political and economic, which will be necessary to create large new communities is feasible within the immediate future. Certainly the prospects of achieving these objectives under a Republican administration and largely with private enterprise means are very slim. ■

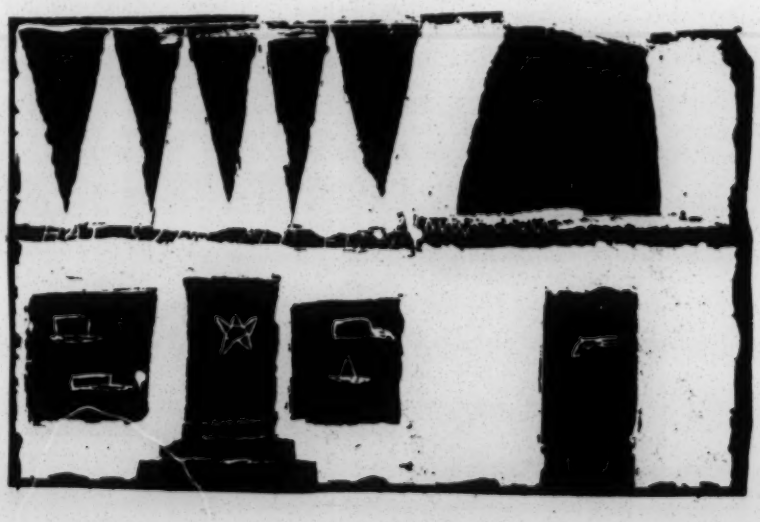
NEW TOWNS - THE OPTIMIST

Edward J. Logue, New York State Urban Development Corporation boss, included the following prospectus for his agency in his speech at NAHRO's 1968 Workshops in Community Development:

With UDC, we expect to be in the new town business in New York state on a major scale. Although we want to do business in the backyard I know best--the urban slum--it wouldn't bother me at all if we spent every dime that we have building new towns.

In urban renewal, we have been very slow about new towns. Our mayors--our bosses--have actually opposed federal legislation for new towns ... we have to face directly, in every way we can, the proposition that until this nation decides that low-income black people can have a place to live that they can afford, a place to send their children to school, outside Cleveland, outside Boston, we are just kidding ourselves.

It can be done, if we all try. Around our central cities is vacant land. If we have the guts to go for it, and our mayors have the guts to understand and to say that they are incapable of solving this problem by themselves, we may solve this problem in a way that we can all be proud of.



PITTSBURGH "HILL" FIGHTING

By Clifford Ham
PEO Policy Committee
Professor of Planning
University of Pittsburgh

In January, the Pittsburgh Model Cities program ran into a snag. After several months of well-conceived planning with Area Planning Teams, the Model Cities staff submitted tentative plans to the City Planning Dept. for approval. All plans for housing and neighborhood improvement in the Lower Hill, in Pittsburgh's Negro ghetto, were vetoed.

Citizens led by Tim Stevens requested a public hearing before the City Council. At this hearing, January 28, twenty-two representatives of black and white organizations - several from white communities - protested plan changes and demanded low and moderate income housing in the Hill district. At issue also was the right of citizens to have their plans seriously considered and carried out by the City. Did the Planning Department have the right, without consultation, to strike down plans by the citizens?

The Model Cities staff was conspicuously absent from the hearing. Only one professional staff member provided testimony. Roland Hayes, the assistant director of Model Cities in the Lower Hill, challenged the Director of City Planning, stating that no disagreements were found among the residents of the area but between the residents and the CPD. Some concessions were made by the CPD as a result of the hearing, including certification of the area for urban renewal.

PEO members are to join with the Hill residents on Feb. 14 and 15 to discuss all plans. Pitt students are taking a hand in mobilizing support for the citizens.

Bus Changes

Bus fares were raised in Pittsburgh on January 1. The basic fare is now 35¢ with an additional 5¢ for a transfer. Downtown area fares were raised to 25¢, but this special zone does not include the Hill District where a large proportion of Pittsburgh's low income Black population lives.

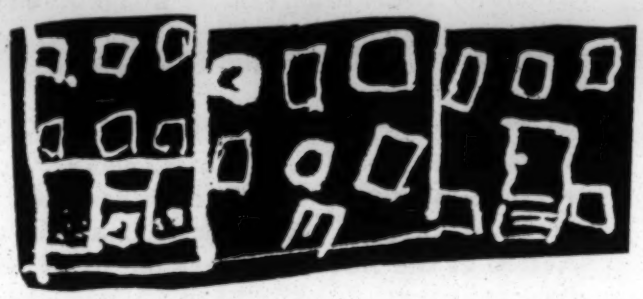
Virtually no public protest was noticeable although service to the Hill district is poor, busses are overcrowded, and residents find it necessary to supplement PAT public transport with illegal jitney service.

PAT made some concessions to the Hill district at the time of the fare raise. Improvements in service were promised to citizens of the Hill, mainly through bus re-routings rather than additional busses or a CBD zone expansion to reduce the impact of the fare increase.

ADVOCACY & PLURALIST PLANNING

Heard and reported (by Bob Bogen) at the National Conference on Advocacy and Pluralistic Planning, Jan. 10 & 11, Brotherhood-in-Action, NYC, sponsored by Hunter College and the National Institute of Health:--

Paul Davidoff (Hunter College) assigned credit for the current pluralistic trend to the Interstate Highway program and the Urban Renewal bulldozers. He also identified two poverties -- material poverty in the ghettoes and moral poverty in white middle class racist



America. He suggested that a portion, perhaps one-tenth, of various agency and project planning funds to be allotted to communities affected so that they could identify and advocate their interests.

Matthew Dumont (National Institute of Health) asserted that for the first time in our history, social change is necessary for survival. The "new professionalism" is ready to get its hands dirty in politics, willing to risk change; there is no fail-safe. We must find a balance between the imperative of human need and the imperialism of bureaucracy.

Paul Cobb (Model Cities Citizens Committee, West Oakland): I could say, "we always farm the nigger problem out to the Jews" -- we got to make all that into what they call a coalition.

Samuel Dardick (consultant, St. Louis Model Cities): Community corporations must deal directly with city operating agencies, not through a central Model Cities bureaucracy.

Dennis Blackett (Foundation for Housing Innovation, Boston): The problem, especially in the Nixon era, is to propose broad positive programs to rebuild, not just react to official project atrocities as a crisis reponse. We should build a comprehensive long-term program through mobilization of community understanding and pressure through more effective political organization.

PEO is grateful to students of Homeroom 306, Fifth Grade, P. S. 16, Jersey City, for providing drawings for this issue.

= PEO has mounted a drive to influence policies of the American Institute of Planners through AIP elections. As a step in this effort, the Committee on AIP Elections chaired by David Stoloff has drafted a platform. Candidates seeking or accepting PEO endorsement would be pledged to promulgate the points in the platform. This draft has been circulated to PEO members for comment.

Radical expansion of membership, a strong advocacy position, a national planning lobby, a minority recruiting effort, a tightened ethics code, changes in planning education, and a stand for peace are the objectives included in the draft.

This PEO action coincides with similar membership reviews in AIP, where Task Force recommendations are being circulated for comment by April 1, pursuant to Board of Governors Action at the ASPO Conference in April.

= Plans for PEO's Third Annual Conference are being formulated, but it's too soon for announcements of place and time. Watch for special announcements in your mailbox in the coming weeks.

= For the ASPO Conference in Cincinnati, April 20-24, PEO is considering running a booth for jobs in advocacy planning, where both prospective employers and employees could register. Watch for our arrangements at the conference.

= The Nominating Committee is preparing a slate for the annual PEO elections, and members will be receiving ballots soon.

= National Coordinator David Stoloff has agreed to assume responsibility for stimulating, encouraging, and maintaining liaison with PEO Chapters in various cities.

= Yale Rabin has been asked to prepare a draft of a PEO policy statement on transportation, to include not only findings of the 2nd Conference workshop but to handle public hearings, alternative forms of transportation, and subsidy of fares (free transit).

= PEO National Coordinator Stoloff, along with Clarence Funnye and Reginald Griffith, attended a December 6-7 meeting of the Task Force on AIP Program and Budget. Convened by AIP President Voorhees, the meeting was intended to bring a sense of direction of the Institute and relate AIP spending to its goals. (AIP distributed the recommendations to its members in January.) Coordinator Stoloff reports that AIP cannot go much beyond the recommendations under its current structure and mandate. If AIP were really to implement the goals enunciated by the Task Force, it would need to radically expand membership and move to politicize the profession.

PEO AND GOVERNMENT RELATIONS

Steering Committeeman Felix Obinani attended the fifth AIP Biennial Government Relations and Planning Policy Conference, January 23-26 at Hotel Americana in Washington, D. C. PEO had been invited specifically to respond to a paper by Marshall Kaplan, one of eight commissioned papers. Obinani, in his comment, was able to point out that in calling for coordination of federal programs at various levels, Kaplan and other speakers had neglected to go beyond the mere value of efficiency to the more critical levels of how and where and when will efficiency lead to social change. He warned against regionalization of Federal programs or other decentralization schemes that might tend to further alienate deprived communities. He advised, instead, actions to reinforce community institutions that could in turn act as coordinating forces.

= An Administrative Committee to handle routine matters and relieve the Steering Committee agenda is now in operation.

= The PEO Foundation is now incorporated and application for tax-exempt status is proceeding. The Foundation is intended as a vehicle for handling money under the tax-exempt aegis, leaving PEO itself able to carry out possible lobbying and other political activity.

PEO CHANGES ADDRESS

17 Murray Street, New York City 10007 is the new address for the National PEO office. Membership matters, Equalop Newsletter subscriptions, and publications are handled there.

289 Seventh Avenue, New York City 10001 continues as the address of the New York Metropolitan Chapter, Harry Schwartz, Chairman. Direct communications to Hall Winslow, Equalop Editor, may also be sent to 289 Seventh Avenue.

PEO MEMBER CRITS HOLYOKE PLANS

Invited by Urban Ministry Inc. and Community and Regional Opportunity Program of Holyoke, Mass., PEO Member Harry Schwartz last summer made a quick exploration of Holyoke and reviewed its master plan, its Model Cities application, and the Riverview Urban Renewal Project. His report was summarized in the Transcript-Telegram in late August, and three days later, Planning Director Douglas Guyett replied to Schwartz' criticisms.

These criticisms underlined the need for changing the master plan, for ensuring that Model Cities planning and redevelopment programs reflect closely the desires of the inhabitants, and for training anti-poverty community groups in the details of plan-making and plan approval. He advised the community groups that a proved lack of compliance with federal requirements can help communities block unwanted projects.

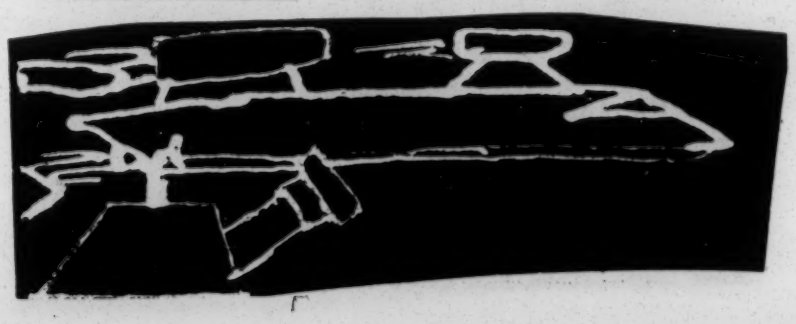
In his response, the planning director stressed that the master plan was regarded mainly as a guide and indicated that changes could be discussed. But to Schwartz's point about a complete lack of relocation thinking in the project plans, no convincing rebuttal was made.

This "instant advocacy" experience continues to have impact on the planning climate of Holyoke. Without doubt, it furnished community groups real ammunition in their drive for recognition by planning authorities.

PUBLIC HEARINGS ON HIGHWAY PLANS

On the occasion of the December hearings in Washington on a two-stage hearing system proposed by the Federal Highway Administrator, the PEO President sent the following letter to be read into the transcript:

Planners for Equal Opportunity, with 400 members in urban planning, architecture and related professions dealing with urban problems, is in accord with the proposed regulations for planning interstate highways as published in Federal Register, Oct. 23, 1968. Highway planning and construction is one area that prompted the PEO 1968 Policy Statement to declare that many public policies and programs, and most planning, ignore poor and minority needs-- if they don't simply ride roughshod over them. Yale Rabin has noted in Guidelines for Citizen Participation: "Dislocating minority tenants, often poor, to facilitate construction of a highway which is far more apt to be used by whites, coupled with lack of suitable attention to the possibilities of mass transit, is highly questionable public action."



The proposed regulations take substantial steps towards mitigating one aspect of this inequity-- that such action has been done without involved communities being properly consulted. The two public hearings suggested - one before a route is chosen - and the appeal feature to the Secretary of Transportation, incorporate sound principles.

Results: As released by the Administrator in late January, the revised system was downgraded from regulation to policy and procedure memo (PPM), with assurances that they would be equally binding. Also, the proposed system of open appeal to the Administrator was omitted, with the Administration promising that this would be taken up in another PPM.

AIP TASK FORCE MEMBERSHIP RECOMMENDATIONS

David Stoloff, National PEO Coordinator

The AIP Task Force membership recommendations now being circulated to AIPers represent a definite step toward making membership easier. (The alternate recommendations of the National Membership Standards Committee being circulated simultaneously are slightly less liberal, but not significantly so.) If the Task Force proposals are finally adopted, all current provisional and student members would be given the vote (excpet on constitutional issues) and immediate voting membership would become open to all those with college degrees of any sort now holding planning jobs - or after four years experience to those without college degrees. Unhappily, the Task Force retained the exam for membership and did not recommend anything to encourage non-"planner" urban professionals to join AIP. In spite of these shortcomings, the proposals are a beginning and should be supported by those in PEO who are AIP members. Let Alan Voorhees or Bob Williams know how you feel before the Board of Governors meets in mid-April.

CHICAGO WOODLAWN REPORT

On last December 4, the Chicago Chapter, American Institute of Planners, invited Robert Gordon to speak on his experiences in advocacy planning. Gordon is community planner for the Kenwood-Oakland Community Organization on loan from the Jewish Council on Urban Affairs. Following is the core of his speech:

With the creation of new community centers of power, there is again raised the old conflict between city- or metro-wide interests and local community interests. In the past, planners have argued that these conflicts are impossible to resolve without a centralized planning agency to make these kinds of decisions.

This is only half-true. Without community power, this is simply the ideological rationale for putting power into the hands of the civic elite. In fact, decentralized power centers with great autonomy exist throughout the country, in most suburbs. They exist successfully enough so that as a whole they are strong enough to be parasitic on the city. For instance, suburbanites use expressways through the city, polluting city air, to reach the central business district, from which they derive large private incomes.

Yet suburbanites do not support the city school system. They can therefore afford two and three times as much money per student in their essentially private school system. And with large lot single-family zoning, they can keep poor people out.

In other words, we need a distinction between what power is legitimately centralized and what can be legitimately decentralized, which would apply to suburbs and city communities alike, and a combination of the two authorities. This is not likely to be easy. Ocean Hill-Brownsville in Brooklyn is one example of this conflict.

There have, however, been some great strides made along these lines in Chicago. A prime example is The Woodlawn Organization Model Cities Plan. TWO is attempting to gain community control over its own health services, school system, welfare system, housing and businesses, in order to make them more responsible to the residents. This is the structure for the physical plan. Without this structure, there is no reason for people to believe that they will benefit from any planning, and thus no real citizen participation. People would merely be dreaming if plans weren't related to actual control and ownership.

In Kenwood-Oakland, we're attempting to set up this kind of decentralized structure. Individual tenant unions organize to solve problems in their own buildings. Tenant unions on a given block, or block strip, will then be formed into block councils, to determine plans for their own block. These would include which buildings should be torn down, if any, what should be placed on vacant lots, the location of a possible commercial facility or child care center, which social services are needed, and the priorities. This would imply that there would be no massive zoning areas.

These block councils would clearly not determine the location of a community-wide facility, such as a high school, but would send representatives to a community council to determine community-wide policies and plans. At a larger scale, representatives from these various community councils could meet in a metropolitan council, to deal exclusively with metropolitan planning.

In order to maintain the independence of these organizations, at every level, it is necessary that the funding not be tied to existing political structures. This should not be a mere extension of the patronage system. It should be built into Federal programs because it is a necessary cost. The precedent already exists in the FHA, where architectural, legal and organizational fees are build directly into the mortgage.

FROM THE NEW YORK FRONT

Drive for a Black Planning Commissioner

A Black appointee to the New York City Planning Commission is expected soon, in response to a drive mounted by a number of concerned organizations sparked by the NY Chapter PEO and spearheaded by ARCH - the Architect's Renewal Committee in Harlem.

Letter from organizations went to Mayor Lindsay pointing out that over thirty years was too long an exclusionist record for any seven-member commission, least of all one that deals with many questions affecting minority communities.

Legal Appraisal of Open Housing Laws Published

"Enforcing Open Housing; An Evaluation of Recent Legislation and Decisions" is the title of a significant study by advocate-lawyer Alex Kolben, done for the New York Chapter of PEO under a grant from Open City.

The sudden emergence of a new body of fair housing law, in the form of the 1968 Civil Rights Act, the Jones vs. Mayer Supreme Court decision, and laws of 23 states and 170 localities, gives rise to numerous questions. "Enforcing Fair Housing" is an attempt to deal with them.

The paper evaluates the effectiveness of the new legislation and case law both in terms of

meeting the present basic problems and of providing procedural remedies. It also analyzes the inter-relationship of the different laws now in effect. A major point made by the author is that the laws are unhelpful in defining discrimination.

To illustrate the function and value of state and local laws in this area, the paper also examines the New York State Human Rights Law and the New York City Law on Human Rights.

Finally, the paper suggests ways in which planners and civil rights groups might make effective use of the existing laws in an overall attack on racial discrimination.

The Executive Committee promises publication for early March. Copies may be ordered directly from the New York Chapter, Planners for Equal Opportunity, 289 Seventh Avenue, New York City 10001. Please include the Chapter's charge to cover printing costs: $1.

Fight Against Luxury Housing Zoning

The NY Chapter has joined a number of concerned organizations opposing the City Planning Commission's proposed changes of three midtown Manhattan areas from general commercial (at present, mainly loft manufacturing and services) to high-rise residential, where high land prices will effectively prevent any sort of income/race balance in future housing. Hearings were Feb. 19th, where it was hoped that the usual "save New York" realty-oriented statements would be effectively stymied by a broad-spectrum community opposition.

MIGRATION AND WELFARE RISE

Disputing the Moynihan emphasis on Negro family disorganization as the factor accounting for the relief rise, Professors Richard N. Cloward and Frances Piven, the latter a PEO Policy Committee member, have reached other conclusions, according to the New York Times.

They have found, for instance, that the large continuing migration from rural to urban areas and from South to North is the "main cause" of soaring ADC rolls. Another important factor in the increase in welfare loads is the rising rates of acceptance in all cities studied, even in the four Southern examples.

Relief rolls, they found, continued to rise even when employment among Negro men was rising, thus casting doubt on the family disorganization hypothesis first announced by Moynihan.

Relocation services offered to residents of urban renewal projects include information about welfare eligibility, they point out, thus leading many to apply.

Increasing applications and rise in acceptances, say Cloward and Piven, show the growing political potential of the Negroes. The professors were the authors of the 1966 "strategy to end poverty," aiming at encouraging potential welfare clients to apply so that the resulting flood would effect national reforms.

THE BLACK UNIVERSITY

"...A Black university will of course not pretend to encompass the whole of science except theoretically, but will specialize in fields of interest to the community it serves. Given the material conditions of life for people of African descent in the USA and in the Americas and for people in Africa itself, Black scientists should explore chiefly the life sciences. In the practical realm they would deal with problems of demography, public health, nutrition, and housing..."

--"Towards a Black University," by Keith Lowe, Southern Student Organizing Committee.

PSYCHOLOGY AND LAND USE

Dynamics of Community Change: The Case of Long Island's Declining Gold Coast.

Empire State Historical Series 59, Friedman Inc., Port Washington, N. Y. 200 pp. illus. map.

By Dennis P. Sobin, planner and PEO member. Reviewed by Daniel F. Pawling, planner and North Shore resident.

Mr. Sobin quickly leads the reader thru the land use change theories of Burgess and Firey. These are inadequate, he feels. Chapin's model, which takes social, economic and political factors into account, is an advance, but claims Sobin, "even this broad model fails to explain all instances of community change." To complete the picture Sobin adds psychological factors.

To illustrate, he reports on the forces which led to the rise and decline of the "Gold Coast" on the North Shore of Long Island, New York. At its zenith, this 110 square mile area contained 600 virtually contiguous estates of 50 or more acres in size. He reveals how the owners ruled the destiny of the estate employees and other residents of the area and how and why in time this power faded. The liabilities and advantages of the large tracts of land now on the market are examined, as are the residual effects of this power group.

The book shows well the interaction between one income group and its social and physical environment. As such, it is a pilot study in a hoped-for series which would add the psychological ingredient to the classic explanations of land development patterns.

= JOBS = JOBS = JOBS =

Action for Boston Community Development (the central agency for OEO funds in Boston) can hire 3 people to work under a subcontract from Urban Planning Aid. ABCD is to do the "social planning" part of UPA's advocate planning in Boston. People working for ABCD will be working in poor neighborhoods with Area Planning and Action Councils and other community groups. Applicants should have experience in community work. Salary: $7-9000/yr. depending on experience. Write: Adriana Gianturco, Planning Department, ABCD, 150 Tremont, Boston 02111.

URBAN PLANNING AID, 56 Boylston Street, Cambridge, Massachusetts 02138, Telephone (617) 491-6352

Advocate planners for low income community organizations to work with neighborhood organizations on such issues as urban renewal, urban expressway planning, community economic development, community schools, and cooperative ownership of public housing; emphasis on obtaining full community control of the planning of public programs; specific duties include researching public plans, developing critiques, developing alternatives, etc.

Would divide time between community organizations' office and neighborhood, and the UPA office, libraries, agencies etc. Joint decision-making with community organization on political and planning objectives, with guidance on technical aspects of work from UPA Board and other staff.

Seeking especially persons with capabilities in the fields of: new housing development and rehabilitation; urban renewal; social programs -- proposal and planning development; community school planning; community development corporations; transportation planning. All levels, including director.

Applicants should have formal training or practical experience in community planning and experience in community organizing. Salaries will be negotiated on an individual basis. Contact Jim Morey.

"CIVIL RIGHTS DIGEST"
SUBSCRIBE NOW!!!!

The year-old Civil Rights Digest published by the U. S. Commission on Civil Rights is our nomination for the most indispensable quarterly magazine. For those engaged in any phase of equal opportunity, it is, we repeat, indispensable. In Vol. 1 No. 2. Summer 1968, two articles of direct concern to planners and community workers: "Tenants Save Their Community" (Coronet Village wins its battle with the Federal Savings and Loan Insurance Corporation); "Insurers Invest in the Ghetto" (a review of the insurance industry's investment program.)

Subscriptions are free. Just write to the Civil Rights Digest, 801 19th St., NW, Washington, D. C. 20425.

= CONFERENCES =

National Council on Social Welfare: 96th Annual Forum, New York City, May 25-29 Hotels: Hilton, Americana, City Squire Motor Inn. Registration information and preliminary program available from 22 West Gay Street, Columbus, Ohio 43215.

American Association of Planning Officials, Cincinnati, April 20-24.

EQUALOP
Planners for Equal Opportunity

Editor - Hall Winslow

Robert Dennis Harry Schwartz
Contributing Editors

Typist - Rose Mari

[redacted]

BULK RATE
U. S. POSTAGE
PAID
NEW YORK, N. Y.
PERMIT No. 6383

Moreland Smith (A)
5 Forsyth St., N. W.
Atlanta, Ga. 30303

PLANNERS FOR EQUAL OPPORTUNITY

JOBS FOR ADVOCATES

With a little help from its members and friends, PEO is going to increase its efforts to bring advocate and community oriented planning jobs and advocate planners together. The requests for information about such jobs, particularly from students, is rising. The number of jobs is also rising, though not as fast. PEO will list all the jobs called to its attention, and we ask all our members to help with this task. Post this sheet where it can be seen by those who may have jobs for advocates. They can fill in the job description and we'll publish it in Equalop.

But that's only half the job. There aren't enough jobs for those who want to do community oriented planning work. The market has to be enormously expanded, both to give would-be advocates a chance to train in community oriented planning work and to increase the amount of expertise available to communities. Student groups such as NASPA (National Association of Students in Planning and Architecture) and a few schools such as Harvard are expanding the opportunities by seeking out places for students to work. We will carry their announcements too. But much more needs to be done. Give this sheet to organizations who may need advocates; suggest that they employ students during the summer or establish planning lines in their budgets.

JOB OPENING Date _____

Responsible official _____

Agency _____

Address _____

Job Description: Include qualifications desired, duties of position, salary, summer or full-time.

_____

_____

_____

_____

_____

Return to PEO Equalop Jobs, 17 Murray Street, New York, N.Y. 10007

please post

QUARTERLY NEWSLETTER

PLANNERS FOR EQUAL OPPORTUNITY

pre-conference
issue
volume 3 number 3 winter 1970

EQUALOP

APRIL CONFERENCE WILL HIGHLIGHT LOCAL PLANNING, LOCAL CONTROL, NIXON FAILURES, AND CALL FOR NEW CITIES

PEO's 4th Annual Meeting Conference, being held simultaneously with the American Society of Planning Officials conference April 4-7 at the New York Hilton, is an escalation of the strategy pursued in Washington in 1966 when PEO held a rival conference to the 50th Anniversary Conference of the AIP (American Institute of Planners). At that conference, PEO pointed up the lack of relevance of the planning profession, winning significant national press coverage for its views. Among actions exposing the failures of the AIP were [1] trips to Washington ghettos while the AIP toured the new town of Reston, [2] sharp, vigorous criticism of the war and war spending while cities were crumbling at home and [3] concentration on the "NOW" problems while the AIP worried about the year 2000.

This year, PEO will focus attention on the deepening urban crisis in a new but equally vigorous and dramatic style. We are pinpointing issues, attacking injustice and inaction at the points where quick, positive response can be expected or where significant impacts can be made.

Four Task Forces will develop conference programs on their respective subjects: programs which expose, criticize, project solutions, confront or educate. A special part of the program will confront ASPO with the issues and demands developed by the Task Forces.

We have a number of important objectives and potential outcomes:

- It will be a major opportunity to speak before a national audience on the disastrous course of the Nixon Administration's urban policy—particularly the "no housing" policy and its implications for the poor and the shape of metropolitan growth.
- By bringing community advocates and indigenous leadership together with planning officials and traditional professionals, a new dialogue will be opened which may lead to clearer understandings of the need for and the essentials of community participation and local control.
- A unique opportunity will be provided for minority groups and poor communities to participate in

continued on next page

HARTMAN AND HARVARD'S G. S. D

Chester Hartman, one of PEO's Policy Committee members, has been informed that his teaching appointment will terminate this spring at the end of a three-year contract as assistant professor of city and regional planning at Harvard's Graduate School of Design. He is also director of the Urban Field Service, a highly praised, innovative program permitting students from many disciplines to work with community groups for academic credit.

Announced reason: he is "too narrow in his knowledge and experience in housing." He does not, according to the dean, cover industrialized housing, financing and implementation, economic aspects or design. The fact that he is a recognized authority in the field of housing and social policy is apparently ignored.

Real reason: he has been outspoken in his criticism of the way policies are made and money allocated both in the university and in the G. S. D. and forceful in his efforts to improve the quality of planning education. He has supported poor communities with which both the university and his colleagues' firms collide. He has criticized the university's expansion policy and the decision to build Gund Hall (the new G. S. D. building). The administration had the effrontery to charge that his loyalty to Harvard had "lessened."

The New University Conference, a group of 40 faculty and students dealing with campus issues, detailed the affair in a press release and called for campus-wide action. The student Senate of the G. S. D., supported by a petition signed by over 200 students, demanded that Hartman be rehired as an associate professor.

Those protesting recognize the issue behind the Hartman ease-out—participation by students, junior faculty and alumni in matters of hiring, firing, tenure and promotion. But they choose to concentrate first on the issue of Hartman's contract.

PEO is adding its weight to the pressure to reinstate Hartman, and urges its members and others to telegraph or write Harvard expressing their support for Hartman and the better approach to housing that he represents.

discussions of basic urban issues such as the future of public housing, new cities, etc., and to learn of common problems and defects of programs as now designed and implemented.

- The PEO event will dramatize the issue of community participation and control, the anti-participation policies of the Nixon Administration, and the need for continued pressure.
- An important national organization of professional planners and planning officials will be confronted with the restrictive and discriminatory implications of official planning upon poor and minority group communities. Pressure will be brought to have this organization use its influence to change planning practices and expand urban opportunities for minorities and the poor.

Out of this conference may grow a number of continuing activities including followup pressures on ASPO if appropriate, expanding the dissemination of information about the implications of Nixon Administration policies, and further welding the relationships between planners and community groups.

The conference leadership is a Who's Who of advocate and local community planning in both black and white communities and in every phase of local and national planning interest. More than one-third are black or other minority, most being directly engaged in local community planning and development efforts. White planners in the conference leadership are long tenured advocates, some with more than 15 years of varied experience in a variety of localities, as well as on the regional and national scene.

Where other conferences have had their black-white confrontations (including PEO more than once), this conference will bring blacks and whites together on a mutually agreeable program. Where previous conferences were dominated by either white or black forces with difficult communications problems, this conference has been jointly planned and conceived. If it achieves nothing more, it will provide one of the first forums on urban problems in which minority and white people can discuss problems and press solutions on equal terms.

It will stress action demands rather than position papers. It will give public exposure to local community problems, demands and aspirations. Because we are bridging this professional-community gap, we have great hopes for the success of the conference. PEO will have a headquarters open throughout the conference. Spokesmen will present a list of demands to ASPO sometime during the conference for its consideration and approval.

CONFERENCE PROGRAM [PRELIMINARY]

Saturday, April 4

1 p.m.: New York Critique. A focus on the bankruptcy of New York City's programs—no housing, threatened rent control, closed occupancy, disregard of suburbs. The City will be challenged to respond during the conference. Marshall England, Executive Director of the League of Autonomous Bronx Organizations for Renewal (LABOR), leader.

Sunday, April 5

11 a.m.: Presentation of PEO Exhibit on Local Planning/Local Control (to be continuous throughout conference). Exhibit and tour program of local planning activity throughout the nation. "Live" representatives of the planning efforts will make presentations at stated times. Slide shows, maps, tours, printed materials. Among organizations participating: ARCH, Real Great Society, Cooper Square, East New York, groups from other cities. Leo Lillard, East New York planner-activist, leader.

3 p.m.: Special PEO Awards. Three presentations to those who have been performing great services for minorities and poor under difficult conditions:

- Real Great Society, East Harlem, recently harassed by the McClellan Committee.
- Chester Hartman, housing policy authority, refused reappointment at Harvard (see article this issue).
- National Housing Institute for Education in Law and Poverty, training OEO lawyers, subject of San Francisco police threats.

Monday evening, April 6

7:30 p.m.: Nixon Administration Expose. Analysis of issues like Operation Breakthrough, massive public housing, tenants' rights, public ownership of urban land, regional planning the Model Cities and OEO frauds, discrimination by FHA in dealings with black architects. Detailed expose of Operation Breakthrough at major press conference. Queries by press of recognized experts who are alive to these failures. Clarence Funnyé, architect-planner-consultant, leader.

Tuesday evening, April 7

7:30 p.m.: New Cities Presentation. Forceful documentation of the need to develop new cities of 250,000 to 1 million population with built-in provisions for decentralized control. The Midwest, Appalachia, the Delta as possible locations. Proposal: a powerful New Cities commission with black and poor representation. Walter Thabit, advocate planner, leader.

NOTES ON THE NATIONAL SCENE

NATIONAL URBAN POLICY—STILL WANTING

The mayors of America have finally been given a walk-on part in the drama of setting national urban policy. They have their voice and listening post in the vast urban turmoil of Indianapolis. Mayor Richard Lugar of that city was elected president of the National League of Cities in San Diego, Ca., last December on a platform of more Federal money to cities and straighter talk from Vice President Agnew. He defeated John Lindsay and the usually sophisticated New Yorker's unsophisticated rabble-rousing crusade for a national urban lobby.

Lugar's return to Indianapolis after his triumph came just in time to host President Nixon and the Urban Affairs Council—meeting for the first time on the scene of the country's urban dilemma. It was an unbeatable place and time to announce a national urban policy. In ten generalities, the Nixon team promised the mayors of America, represented by young, Republican and acquainted-with-Spiro Mayor Lugar, all the things they had worked so hard for. As described by *The New York Times*, the ten points were nothing new, but in Indianapolis they were passed off as the great policy breakthrough. It was, in fact, a pantomime presentation for silent America based on the great Nixon theme, *Get the Show out of Washington.*

SUBURBAN ZONING

The movement to make suburban zoning less specious is growing. The NAACP has undertaken a major campaign against snob zoning. In a test procedure in Oyster Bay, N. Y., the NAACP and Suburban Action Institute have first requested that the town rezone 20 percent of its land to render it suitable for low-income development. A lawsuit with that goal has followed the initial request. Exclusionary zoning was the subject of a New Jersey conference held by the National Committee against Discrimination in Housing. At this meeting, Harold Finger of HUD stated the Federal Administration's intention to use federal programs both to induce and coerce localities to relax their zoning restrictions .

There are at least five constitutional challenges to zoning in the courts at present. The President's Committee on Urban Housing (Kaiser Commission) has recommended that the Federal Government preempt local zoning. State agencies, following the lead of legislation creating New York State's Urban Development Corporation, are being empowered to overrule local zoning. Massachusetts' new law empowers a state board to overrule local zoning upon petition by a nonprofit or limited-profit developer.

THINGS TO COME

The National Commission on the Causes and Prevention of Violence has projected a vision of the future urban environment based on current trends. Central business districts will be safe in the daytime due to concentrated work forces, but will be evacuated in fear at night. In-city luxury apartments will be fortified sanctuaries, as will select suburban communities. Safe suburban communities and business districts will be connected by well-patroled sanitary corridors. Not-so-wealthy suburban residents will live in fear and will be armed at all times. All public facilities will be under armed guard at all times. The poor, trapped in center-city ghettoes, will live lives of terror.

BREAKTHROUGH BACKLASH

The final winners in the Operation Breakthrough contest have been announced. The builders of 22 industrial construction systems will erect prototype housing on ten sites around the country. Notable in the announcement of final winners was the absence of statements pledging all HUD support to Breakthrough developers. Nonwinners in the Breakthrough contest and smaller developers have been protesting HUD's presumed intention to reserve FHA and government program commitments for Breakthrough winners. Protesters have been supported by state administrations and politicians who fear that their areas will lose out on the industrial development potential of the new housing.

In reference to the quality of some of the winning systems, Ada Louise Huxtable in *The New York Times* has described the efforts of U. S. Steel and General Electric as "the labors of America's industrial giants to produce mice."

—T. G.

BLACK PLANNERS ORGANIZE NATIONALLY

The National Black Planning Network has announced its interim governing board. All five members are at university planning programs, as follows:

Gary Kent Smith, Chairman, Cornell
James Varner, Vice Chairman, Rutgers
Clinton Rosemond, Vice Chairman, UCLA
Sandy Redmond, Secretary, Univ. of Pennsylvania
Bill Gover, Treasurer, Shaw Univ., Raleigh.

Chairman of the negotiating committee is Harry J. Quintana, of Real Great Society, New York; and Ron Caines, AIP's Director of Advocacy Planning, is chairman of the communications committee.

DID BOSTON REHABILITATION WORK?

Over $27 million in federal funds have been invested in the BURP demonstration effort. Over 20,000 apartments were rehabilitated. But in an Urban Planning Aid report, "An Evaluation of the Boston Rehabilitation Program," the advocacy agency found that the project was shot through with improper construction control, inadequate relocation practices, raised costs through bad management, and an almost total lack of tenant participation in planning and execution.

The report concludes: "Community-based developers must be the vehicle by which housing is produced, managed and owned. The private market and its economic incentives which ultimately pit developer against tenant must be abandoned."

Copies of the BURP report are available from Urban Planning Aid, Inc., 56 Boylston St., Cambridge, Mass. 02138—free to community groups, $3.50 to others. Urban Planning Aid, started in 1966, has assisted community organizations in problems of urban renewal, expressways, and school planning.

With OEO funding in January 1969, UPA expanded to a full-time staff of 22, and a trainee program. Students from Harvard and MIT Urban Field Service receive academic credit for work with UPA.

HOC VADIS – ADVOCACY

The Baltimore Area Chapter of AIP is belatedly stirring itself in behalf of equal opportunity planning, according to its recent mailings. The 69/70 program, after a Quo Vadis conference and resolutions, was headed by committments to "action. . .to teach, work and learn in advocacy or consumer assistance in communities. . . . to offer voluntary service on an individual basis to groups requesting or receptive to advocacy assistance."

The chapter's fall meeting took place in Harlem Park. Agency professionals–Ron Caines of National AIP, Les Graef, Harold Young, and Art Cohen– were questioned and their remarks commented on by three community leaders involved in relocation, recreation, and conservation and development, respectively. Stewart Bryant, program committee and PEO member chairman, was moderator.

LEGAL ADVOCACY REPORT

In Camden, N. J., community groups trying to halt construction of a proposed industrial road. . . . A Legal Defense Fund lawsuit appealing an earlier adverse decision on the Triangle urban renewal project in Charleston, S. C. . . . In Osage, W. Va., efforts to block a highway cutting through a black community temporarily impeded by a tragic circumstance–the murder of the Yablonskys. Mrs. Yablonsky had been helping with the surveys being conducted to strengthen the fight against the highway authorities. . . . HUD rejecting a public housing site in Charlotte, N. C., as being potentially segregated. This following the Legal Defense Fund filing of an "administrative complaint" with HUD. . . . In Philadelphia, a single element in an urban renewal plan being challenged in court. . . . Another Municipal Equalization suit to challenge unequal municipal services, this time in Prattville, Ala. . . . Two such suits lost in Mississippi, at Belzoni and Shaw. . . . The local Navaho legal defense fund in Gallup, N. M., squelched by cautious tribal leaders. . . .

LAND-DEVELOPMENT BILL SUPPORTED

The fight in New Jersey to pass new land development legislation (in the form of Senate Bill 803, 1969) finds the Rutgers Planning Association/ Planners for Equal Opportunity alert and active. They have strongly pressed the New Jersey branch of AIP (which has the ear of the Dept. of Community Affairs) to stand against watering down the bill in any revisions before reintroduction this year.

The following resolution, sent by Spurgeon Cameron to Equalop, embodies the Rutgers group's support for Senate 803, for a graduated income tax (opposed by Governor Cahill) and for improved planning in New Jersey

WHEREAS

We believe Senate bill 803 is urgently needed in its present form without modification of any sort; and

In relationship to New Jersey's needs for the seventies, we believe that Senate bill 803 is very mild and weak in what it seeks to accomplish; and

The present system of municipal competitive ratable planning, zoning, and subdivision makes regional planning more and more difficult and irrational; and

Such competition tends to have the net effect of excluding minorities, multiple family dwellings, and senior citizens; and

The most urbanized state of the United States, located between New York City and Philadelphia, must begin a system of planning for its total state community rather than continue with local fragmentation and lack of coordination because of our present problems in transportation, health care, education, and housing, each of such magnitude as to be beyond the scope and abilities of local municipalities;

THEREFORE, BE IT RESOLVED

that We, The Rutgers Planning Association and Planners for Equal Opportunity:

Support Senate bill 803 as written for re-submission to the New Jersey State Legislature of 1970 as the only alternative to provide for a reasonable and orderly development of the state;

Support the enactment of a graduated state income tax for revenue purposes to finance the further development of New Jersey and to meet the needs of its total community;

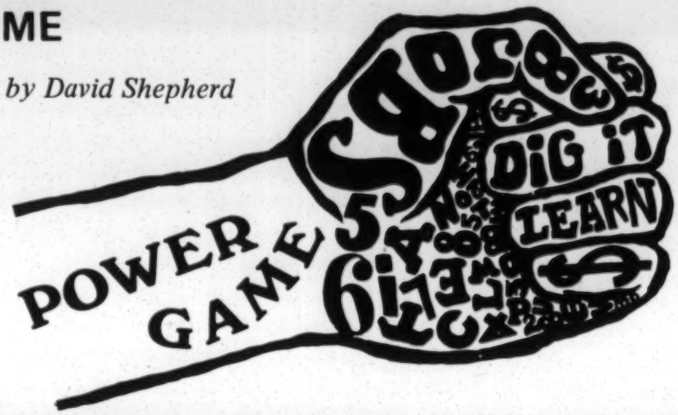
Call on the New Jersey chapter, AIP, to support Senate bill 803 and use its influence, and each member do everything in his/her power to secure a speedy introduction and enactment of this proposed bill;

Pledge our unqualified support to efforts in behalf of item three of this resolution;

Pledge ourselves to continued efforts to improve planning systems in the State of New Jersey.

STICKS AND STONES DON'T BREAK MY BONES BUT WORDS AND NUMBERS HURT ME

by David Shepherd



Street kids learn at an early age how to avoid the things that hurt the ego, and how to nourish their ego out of the garbage of our culture.

They avoid all cops, most teachers, writing, problems expressed on paper, abstractions, jobs that confine and restrict the personality. They seek out and imitate authorities in their own families, teachers who enable them to cope, older brothers and sisters who know "where it's at."

They seek expansive, joyful activities—graphics with magic markers, music when practised in a group, outdoor jobs that require little study, concretes: the stimuli of sound, sports, trips and those drugs that sharpen interpersonal happenings. If that doesn't work, they shift to the "hard" drugs that blur all the employment problems, ego stresses and even sexual relations in deadened street culture.

We in education who've survived our childhood battles with calculus or the piano, and have a scrap of scarred ego left, assume that street kids should do as we did. We think of education as a *discipline* the soul should experience. Which means we're willing to underwrite the subsistance of all those dropouts relegated to jobs that pay less than their babies need to survive. We really endorse welfare and assorted social perversions when we make education a discipline and make that discipline compulsory.

We could just as easily endorse basic education as a stimulus, as a game, as a concrete and enjoyable activity, in other words as *one of the kicks to which every human being is entitled.* We could, in fact, be turning kids on to the words and numbers that they now learn to avoid.

David Shepherd is coordinator of Community Makers, a group that designs training packages to help community groups start their own cooperative businesses. Shepherd brings to group participation and community action the insights of theatre. In 1955 he started Compass *in Chicago, where Mike Nichols, Alan Arkin, Elaine May, Barbara Harris and others built shows on instantaneous audience feedback. Community Makers develops materials that start and guide social change through the same process. Write Shepherd, c/o Equalop, for more info on education/ play/ theater.*

How? By making learning large, physical and interpersonal. So that numbers have weight and letters color, so words have feeling and problems payoffs.

A group of us began to try this approach two years ago—in pre-vocational training, tutorial programs in the schools, recreation and camp programs. We built the basic tools for a "Learning Playground" that would attract kids *before* they reach the overcrowded, underequipped classrooms of grades one through twelve.

We involved older kids as models—as program directors and builders. To do this we designed blueprints by which to construct learning playgrounds, and card games by which to elicit the stories and problems that mean something to kids.

For instance, a kid between seven and 13 gets a color-coded transparent bag stuffed with stories and problems in *his* realm of interest. He pulls out his decks of cards and chooses a group of friends to sit with. When he feels strong, he enters a tournament in which cash prizes are offered for "Math War," "Psych Out" and other games. He can then go on to another bag with more complex card games in it.

Youths between 13 and 20, meanwhile, are building giant games—versions of 3-D Tic Tac Toe standing six feet high, "Brain Blox" and obstacle courses. Or else they tutor younger kids, helping create their own math problems, story cards, puzzles, chalk maps. How to take a group of kids to city hall, run a tournament, thread a pipe or make a plywood cube—these are some of the skills that the Neighborhood Youth Corps enrolee or camp counselor can acquire in the Learning Playground.

The adults, too, can learn—using manuals on turning gray streets into play streets. Even the grandfather on the top floor of the last tenement may become involved as teams of kids scout for objects to create micro-museums or run surveys on neighborhood problems.

We looked to *focus* the titanic energy of the street and validate its resources—mementos, scrap lumber, unused space, underutilized grandparents, unemployed teenagers. Junk, "rapping," exploring, secondhand tools and even the critical problems of the block—all go into a Learning Playground.

This is, in a sense, a revival of the oral tradition that once passed on knowledge of living—long before institutionalized schools divorced the family from education. We expect next to discover exactly how the Learning Playground can be brought indoors—so parents can use the same activities to strengthen their children against the words and numbers of inadequate schooling. With luck the Learning Playground can become one of many cornerstones needed for new, community-based schools.

Volume 3
Number 3
Winter 1970

Quarterly Newsletter
Planners for Equal Opportunity

EQUALOP

Published at Planners for Equal Opportunity national office, 17 Murray Street, New York, N. Y. 10007. Appears mid-month in May, August, November and February.

PEO National Staff
President - Walter Thabit
National Coordinator - David Stoloff
Vice-President - Ira Robinson
Secretary-Treasurer - T'ing Pei
Executive Secretary - Natalie Albert

Policy Committee

Michael Abeloff	Robert Heifetz
Dean Armstrong	Leo Lillard, Jr.
Carla Cohen	Lewis Lubka
Paul Davidoff	Kevin Lynch
John Edwards	Roger Montgomery
Marshall England	Frances Piven
Bernard Frieden	Yale Rabin
Clarence Funnyé	Harry Schwartz
Clifford Ham	Arthur Symes
Chester Hartman	Louise Taylor

Ronald Wilson

Steering Committee

Michael Abeloff	Rikki Kramer
John Edwards	Peggy Latimer
Marcia Feld	T'ing Pei
Charles Kaswan	David Stoloff

EQUALOP Staff
Hall Winslow, Editor
Tom Gale, Contributing Editor

The Editors cordially invite reports and comments from members and other readers on equal opportunity affairs. Deadline: last day of month preceding publication (April 30, July 31, October 31, and January 31).

Subscriptions to Equalop are included with memberships. Courtesy subscriptions are available to libraries and planning schools. Equalop encourages exchange of publications with other organizations.

Membership in Planners for Equal Opportunity is open to urban planners, allied professionals, students, and all others fighting for equal opportunity. Dues are $10 per year (students $2). Write our national office, 17 Murray Street, New York, N. Y. 10007 for membership application and descriptive material.

EQUALOP JOBS

Excellent employment opportunities throughout the country in Urban League housing and urban development programs. Contact Glenn A. Claytor or Tom Gale, National Urban League, 55 E. 52d Street New York, N. Y. 10011, telephone 212/PLaza 1-0300.

NON-JOBS AND SUB-JOBS

We've had substandard housing, substandard neighborhoods, substandard environments, substandard education. Now the time has come to speak of substandard jobs as well and to show the imbalance they give to urban places. Public housing has often been referred to as essentially a subsidy to low-wage employers. More recently, subsidized bus transportation to jobs has emerged as a much more visible subsidy to marginal industries. Here's an editorial from the Bergen County, N.J., *Record* for evidence:

THE FUN OF GETTING WHERE?

The news from the subsidized bus operations of the Bergen County government is mixed. The bus service from the Negro neighborhoods of Hackensack and Paterson to the industrial plants of South Bergen has been so little used that its proponents have admitted failure.

The run from Hackensack to the South Bergen factories has been discontinued altogether, and so few workers ride the bus from Paterson to these plants that it would be almost cheaper to give them cab fare.

There's no mystery about what went wrong. The South Bergen factories had lots of unfilled jobs to offer, but the jobs were all low paid. By the time deductions were made for income tax, Social Security, union dues, $5.50 a week for bus fares, and something for lunch every day, there'd be precious little left from a $70 paycheck. A family could do better financially on welfare.

HOW TO ORGANIZE FOR HOUSING

The OSTI Press has issued its "Housing Action" publication—"A Guide for Doing Something About Housing Problems in Your Community." The 144-page manual impresses readers with its solidity and comprehensiveness. It first deals with issues and strategies for tenants and homeowners in getting a fair deal from city governments and from landlords. New forms of public housing—turnkey, scattered site, leased—are described in the second chapter. A combative discussion of the shifting elements of urban renewal, with protest methods specified, follows. Other types of federal housing programs for low and moderate income families are analysed, and problems of equal opportunity, again with militant techniques, are taken up. The appendices include model leases, model contracts, and complaint forms.

This obviously highly useful manual is available for $1.50 plus mailing charges (25 cents for 1-5 copies, 50 cents for 6-10 copies, 75 cents for 11-15 copies, and actual postage for larger orders. Orders should be prepaid. OSTI Press, 264 Third St., Cambridge, Mass. 02142.

UNAWARE FREELOADERS

Useful ammunition from the New Jersey Department of Community Affairs;–

Hidden subsidies to new suburban homeowners in the U. S. from 1945 to 1966 include the following:

● Not less than $18,000,000,000 and perhaps as much as $24,000,000,000 in income tax deductions allowed on mortgage interest and real estate taxes. Average per home: $780 to $1,040.

● Approximately $1,000,000,000 in the form of taxes saved by using FHA-insured mortgages.

This, of course, is to say nothing of subsidies for commuter railroads, commuter expressways and parkways, and the stretched-out sewer and water systems needed by sprawl housing.

And now comes no less than George Romney to stress these invisible subsidies. "The people who benefit usually are not aware that they are being helped," he told an audience at the dedication of the new Fannie-Mae building in Washington, referring to both the tax write-offs for interest on home mortgages and housing loans guaranteed by the government. He goes on to say that they are not aware of the fact that government policies encouraged suburban housing and left the cities with heavy concentrations of low and moderate income families. Romney favors repealing part of the allowed deductions on interest on housing mortgages, and even dares to suggest that the revenues so earned by the government be earmarked to meet problems of the slums.

Later, Romney's suggestion was labelled "just an idea" and not an Administration position. But it is a hopeful sign that someone with insight is getting through to the higher echelons of HUD.

AIP JOURNAL—WAY AHEAD

In the past, it has been obvious that the officers and governors of the American Institute of Planners never took seriously the flood of research findings, conscience-searching articles on professionalism, or the outright exhortations for change appearing in their own bi-monthly Journal.

Depending on the new 1969 policy makers, this gap will either be narrowed or greatly widened by contrast with the July 1969 issue.

Under the theme "Planning and Citizen Participation," at least four articles contained implicit challenges to the planning status quo.

● Sherry Arnstein's "Ladder of Citizen Participation" is a sobering resume of what we all knew, made starkly graphic for a fresh impact. When we realize that most of the participation groups we are involved with are at the lower or lower middle rungs of the ladder, the implication is clear for changed policies in official planning agencies.

● Melvin Mogulof throws three federal programs – Juvenile Delinquency Demonstration Program, OEO's Community Action Program, and the Model Cities effort – together to expose their differences in three aspects:

– Integration and Separatism ("The movement from the public-private coalitions of the Delinquency Program, to the expansion of the coalition in the CAP to include neighborhood leaders, and now to 'adversary relationships' between government and black neighborhood in Model Cities, appears to be a central theme....")

– Technical Assistance ("....the greatest potential is the insistence that the 'citizen participation structure' of the Model Cities Program shall receive technical assistance in a manner acceptable to it....")

– Selection of Leadership (...."there is evidence that a lower class black community will reject black middle class leadership as being unrepresentative if this leadership lives elsewhere....")

– Idea of Community ("It is around these facts of black communalism and its focus on self-interest and determination that future issues of citizen participation will have to be agitated and decided....")

● Martin Rein examines the "legitimacies" of planners and the dilemmas resulting when these are opposed. He reaches two general conclusions:

– "The source of legitimacy in planning is neither self-evident nor narrowly restrictive....there are multiple sources....However, they cannot all be pursued under the auspices of one planning organization and hence choice is required...."

– "Each source of authority has its characteristic weaknesses and strengths which present to the planner a set of intractable problems that are moral in character from which there can be no retreat into technology."

● And PEO member Marcia Marker Feld, in a review article of Rogers' *110 Livingston Street* and Gittell's *Participants and Participation,* points out that city planners are inevitably involved in school planning. "These books," she says, "are a necessary introduction....as you wend your way through tense community hassles, Board of Education brainwashing sessions, and insensitive, unimaginative school planning and architect meetings, toward a more professional and more comprehensive approach...."

IBM IN THE GHETTO

Urban programs that don't work have been frequent and their failures have been well-publicized. For an antidote to this prevasive myth of non-success, we have a report on a manpower program in Brooklyn's Bedford-Stuyvesant ghetto. In the AIP Journal for September, Robert Schrank and Susan Stein relate the encouraging experience of IBM in opening a computer component assembly plant in the black community.

The plant opened in July 1968 as a single product operation, but now a second line has been added. The management claims that the plant has shown a product and performance record comparable to other new IBM facilities. No special problems have been felt and the plant is expected to expand jobs from 260 to an eventual 475.

The authors note that expansion of this strategy is antithetical to the idea of black capitalism, but argue that the multiplier effect of this immediate program will eventually stimulate black enterprise in the black communities.

Simply and earnestly, a young member of a regional plan agency staff tells his region of the twin problems in housing. From the Greater Bridgeport (Conn.) Planning Region's "Regional Reporter" Newsletter No. 10, Sept. 1969.

HIGH RENTS AND DISCRIMINATION

By William E. Minor

As a young man starting out in the planning field I have come to the conclusion that housing in the Greater Bridgeport Region has reached the critical stage. How critical? One has but to try and find a decent house or apartment, and one will quickly find it to be an exercise in futility. It simply cannot be done. Granted there are certain houses and apartments available, but who can afford them? If one is willing to pay $180 to $200, he can find an apartment very much to his liking unless of course, *he happens to be black*. I say this because *I am black and I've tried in vain to find an apartment*.

Recently I went to a local realtor to apply for an apartment. I was told by the realtor that he could not rent to me because I had not lived and worked in the area long enough. According to him I would have to live and work in the area for at least a year before I would be eligible. Being skeptical of the whole thing, I then started to investigate. I called several real estate brokers and explained the situation to them. They were just as surprised as I was to learn about such goings-on.

I then asked about the legality of such a policy, and was told by one realtor that it didn't have a leg to stand on. Since that time I have placed my name with several realtors in the hope that sometime soon an apartment will be forthcoming. However, I still remain skeptical because of the enormous number of people on waiting lists.

WHITES PAY FOR BIAS

Shortly after that, a friend of mine, who incidentally is white, went to a certain apartment complex, and when asked if there were Negroes living there was told that they had just raised the rent in hopes of preventing any non-whites from coming in.

The above seems indicative of the prevailing attitude held by most people in the area. Not only is there discrimination by race but by income as well. Anyone who stands up and says there is no discrimination in the region would be kidding himself.

Discrimination in housing in this area is a matter of of policy on all levels – both in and out of government. To change policy is tantamount to changing priorities, which no one really wants to do. This is evident in the statement of an official source – "there is no discrimination in this area in housing".

As long as there are people around who believe as this person does, the problem will never be solved. To close one's eyes in the hope that the problem will eventually go away is wishful thinking and serves to perpetuate rather than solve the problem.

Most, if not all substandard housing in our region is occupied by low income and minority groups – mostly Black and Puerto Rican. One look at places like Father Panik Village and Beardsley Terrace, which in my opinion are concentrated ghettos, will show that these projects are clearly not the result of any sensible planning efforts. These ad hoc schemes succeeded not in solving problems, but in creating many new ones.

These are just some of the problem areas that exist. If you look around you'll see more. It's always easiest to blame the people who live in these places – granted they are not completely blameless, but then, neither are the people who have allowed them to deteriorate.

To reiterate – we must take cognizance of the fact that these problems exist – and that they will not be solved unless there is an "all out" effort by everyone involved.

Planners for Equal Opportunity

EQUALOP

17 Murray Street
New York, N. Y. 10007

ADDRESS CORRECTION REQUESTED

Arthur C. Campbell
Southern Regional Council
5 Forsyth Street
Atlanta, Georgia 30303

PLANNERS FOR EQUAL OPPORTUNITY

4th ANNUAL CONFERENCE
APRIL 4-7, 1970
NEW YORK HILTON

THE PROGRAM

Our program will run from Saturday, April 4 through Tuesday, April 7, during which time presentations will be made and public meetings held on the areas of major concern of our four Conference Task Forces. Speakers, activities, etc. will be mailed to you in a week or two. The schedule so far:

Saturday, April 4:	New York Critique	12:00 Noon
	Special PEO awards	3:00 PM
Sunday, April 5:		
	Presentation of PEO Exhibit on Local Planning-Local Control (to be continuous throughout the conference)	11:00 AM
Monday, April 6:	Critique of Nixon Administration	7:30 PM
Tuesday, April 7:	New Cities Presentation	7:30 PM

In addition to these formal sessions, PEO will have a headquarters open throughout the conference, and will present a list of demands to ASPO sometime during the conference for ASPO approval. Check with headquarters when you arrive for final schedules and room numbers.

OUR MONEY NEEDS

The costs of running a conference like this are tremendous. We need money for display and graphic materials, research and organization, mapping and planning, publication of our reports and findings, in addition to office help, printing, mailings, etc. We have no major source of outside financial support, but rather, rely on money supplied by the membership through dues and contributions to carry out our work. Right now we are in a financial crisis, and need your help in making this conference a success. Pre-registration fees for members in $5.00, and $2.00 for students. (Registration at the conference will be $6.00 and $2.50, respectively.) Send additional contributions. We need them to defray our expenses and produce a better conference.

REGISTRATION FOR PEO CONFERENCE/70

Name: _____

Address: _____

_____

Number of persons attending:

Members @ $5 _____

Students @ $2 _____

Contribution _____

Make checks payable to: Planners for Equal Opportunity.

EQUALOP

QUARTERLY NEWSLETTER OF PLANNERS FOR EQUAL OPPORTUNITY

volume 5, nos. 1, 2, 3, winter 1971

PEO: FIFTH ANNUAL CONFERENCE PROCEEDINGS (Pgs. 3–9)

DISSENT, DISMISSAL AND DISAFFECTION

It goes way, way back. Those who chose to differ with the establishment, -- state church, employer -- took a risk. For Socrates it was hemlock, Bruno, the stake and Galileo, the cop-out. Nowadays, dissenting planners get fired. Doubtless, a few here and there have gone the Galilean route.

Nader's Raiders brought the question of profession ethics to a new level. An engineer's loyalty should no longer be to "the company" if the product is unsafe at any speed, pollutes, etc. Certainly planners should be whistle-blowers. It is this, if nothing else, that will take the profession out of its ad hoc opportunism.

Two cases now in the spotlight involve planners Chet Hartman and Mike Dobbins. One case has been around for some time and is hung-up in the mickey-mouse procedures of academe; the other, more recent, is now in the courts.

1. CHET HARTMAN

EQUALOP readers will recall that Prof. Hartman was refused tenure at the Harvard Graduate School of Design over 1½ years ago because of "disloyalty." As teacher, planner and author, Hartman, although relatively young, has few peers in the profession. He orginated the Urban Field Service, an interdisciplinary collaborative effort of students and faculty from several departments at Harvard to assist communities in need of planning, while providing real-life experience for the team. He was "disloyal" because he dared to propose retention of and assistance to a working class neighborhood adjacent to Harvard that had been earmarked for clearance and redevelopment to make way for expansion of the university.

(to pg. 2)

NEWARK 1½ YEARS AFTER

by Stanley Winters
Newark College of Engineering

One and a half years after what? After a black man, for the first time, eased his body into the big leather armchair behind the mayor's desk in Newark's City Hall. Is Ken Gibson making it? Are last year's (EQUALOP, Summer, 1970) hopes being fulfilled?

Here is the balance sheet:

-- Gibson filled some top cabinet posts (police, fire, legal) but delayed others until after a nation-wide search. Salaries and the nature of the jobs are just not that attractive.

The City Council resists reorganization that hopefully would clarify administrative functions, increase accountability, and raise salaries to competitive levels.

-- The Mayor's plan for an independent department of investigation to ferrett out dishonesty and malingering was quickly shelved by Council. Five of the nine councilmen, like Gibson, are newcomers, but save for one or two, they usually act like former Mayor Addonizio's Council.

-- Despite Gibson's efforts, public housing and recevelopment remain within the Newark Housing Authority. Regional HUD strongly criticized NHA and slowed the flow of renewal funds until NHA said it would cooperate.

NHA is under fire from public housing tenants, who have withheld almost $1.5 million in rents over the past 18 months to force improvements in maintenance and security. Last June, 4800 black tenants filed a $24 million class suit against NHA and HUD charging that "segregationist" policy was denying them decent, safe and sanitary housing. Although NHA's director refuses to resign and NHA commissioners refuse to surrender redevelopment, retreats may be coming.

Much is at stake. Over 1,000 people

(to pg. 11)

1 2 3 4 **PLANNERS FOR EQUAL OPPORTUNITY** 13 14 15 16 17 18 19 20 21 22 23 24

membership

76 Reade Street • Room 202 New York, N. Y. 10007

Name		
Mailing Address		
	City	State
Phone	Office	Home

Professional Affiliation	AIP	Other (Specify)

New Membership $10 ( )	Check
Renewal $10 ( )	Enclosed ( )
Student $2 ( )	Bill Me ( )

I wish to have:
- Active Membership ( )
- Supporting Membership ( )

Activity you would join:
- Housing & Urban Renewal ( )
- Education ( )
- Poverty ( )
- Other (specify)

I am ( ) am not ( ) interested in forming a local chapter of Planners for Equal Opportunity.

I am ( ) am not ( ) offering my services to local civil rights groups now. If yes, please report on activity.

On reverse side, list other planners and allied professionals who might be interested in membership.

Planners for Equal Opportunity Resolutions to AIP

WHEREAS democracy and technology have created in America the most affluent society in the history of mankind, and,

WHEREAS our society is fully capable of providing adequate housing, full employment, increased mobility, quality education and equality of opportunity for all, and,

WHEREAS millions of Americans, largely because of racial discrimination, lack the skills to enable them to secure decent jobs, are served by schools which provide little more than custodial care, are forced to live in dilapidated, blighted housing, are subjected to physical and psychological brutality and humiliation, are the victims of private, semi-public and governmental bureaucracies whose policies and procedures have the effect, and frequently the intent, of perpetuating oppression and inequality, and that these create the poverty, frustration, hostility and tension which are used as excuses to justify perpetuation of the system, and,

WHEREAS the federal, state and local funds which will be invested in housing, transportation, sewer and water, welfare and other programs within the next decade, and the policies of governmental agencies providing incentives to and restraints on the private sectors of the economy will have major impact on the allocation of benefits and the distribution of opportunities among the people of America, and,

WHEREAS members of the American Institute of Planners will play key roles in developing the plans for the location and design of these facilities and systems and establishing and administering the guidelines for these programs, and,

WHEREAS it is the obligation of the planner to plan with the people affected by his plans and for their benefit rather than to perpetuate an oppressive, discriminatory system or to satisfy the narrowly perceived best interests of the planning profession, and,

WHEREAS the theme of the 50th Anniversary Conference of AIP is "Optimum Environment with Man as the Measure," and,

WHEREAS the failures of American democracy to provide equality of opportunity to all Americans have brought the cities of our nation to the threshold of revolution,

NOW THEREFORE BE IT RESOLVED, that the considerations cited above shall be the major criteria on which AIP nationally and through its chapters shall evaluate existing and pending legislation, and shall support, seek to amend or oppose such legislation on this basis, and,

#1

BE IT FURTHER RESOLVED, that these considerations shall guide the conduct of the professional planner in encouraging participation of the poor and members of minority groups in the development of plans which affect them and which are, presumably, for their benefit, and

BE IT FURTHER RESOLVED, that these considerations shall guide the professional planner in evaluating alternative courses of action, and that the planner shall base his recommendations on a conscious and deliberate effort to provide maximum benefit to Negroes, to other minority groups and to the poor, and,

BE IT FURTHER RESOLVED, that in order that the policies stated above be implemented, the following specific actions be taken by AIP:

1. That a special committee be appointed and charged with the responsibility to utilize the considerations cited above in developing criteria for the evaluation of the character, adequacy and effectiveness of existing governmental Policies and programs, to evaluate those programs and to present these findings to the next annual conference;

2. That these criteria and evaluations be presented to the membership for acceptance or modification at the next annual conference and become the basis of AIP positions regarding existing and proposed legislation;

3. That AIP find ways and means to provide planners to serve as advocates for the poor and minority groups to aid them in identifying and articulating their needs and achieving their goals;

4. That AIP encourage close liaison with the poor and minority groups and representatives and organizations selected by them in order to determine their needs as the basis for planning;

5. That AIP expedite the entrance of members of minority groups into the planning profession and report annually on its progress;

6. That AIP recognize ... only those professional planning schools which include in their curricula field experience with citizen groups; and,

BE IT FURTHER RESOLVED, that the President of AIP be called upon to provide opportunity for presentation and discussion of this resolution at the Thursday morning conference session -- "The Urgent and the Important."

Washington, D.C.
October 3, 1967

PROJECT: GOOD NEIGHBOR

is a program designed to stimulate discussion and action in neighborhoods throughout the Chicago metropolitan area.

Its goal is to have the total community come to grips with a key phase of the number one domestic problem of our time, and move toward a solution... a good neighbor policy in the metropolitan area.

Its success will be measured in terms of the actions taken to make it possible for any man—whatever his race, creed, or color—to move his family wherever his heart and his purse will take him.

PROJECT: GOOD NEIGHBOR

is conceived in
the belief that:

The problems which stand in the way of equal housing opportunities for minority groups are tough to solve and real.

But, they are nowhere near as tough or re[illegible] those which result from the *fears* which pervade the thinking of Negroes and whites alike.

That the truth .... unembellished .... from the lips of those who have met the real problems and solved them can trigger informed dialogue among neighbors and help dissipate fears.

That much of what we call prejudice results from fear, fear of the unknown.

That a problem of this magnitude, like any other social problem, will not be solved by laws alone, nor will it be solved by marches alone, but rather by large numbers of involved citizens deciding [illegible] this is "an idea whose time has come".... that the way to solve it is in the best traditions of a democratic society, the tradition of *education* and *dialogue* and *action* by individuals where they live and work.

That the Chicago metropolitan area is world-famous for its ability to remove big problems by facing them and solving them. The metropolitan area Crusade of Mercy has been a model of constructive, voluntary action.... a total commitment of many key groups of the city. In the fair employment area, key business organizations have led an intensive but voluntary program that has signed up

nearly all leading companies in Chicago and has made fair employment practices far more prevalent than anyone would have thought possible only a few short years ago. Whether it be school bonds, airports, super highways, water filtration, police protection, or convention halls, the Chicago area responds to its social problems by *focusing* on them, and by *leadership* of its most responsible citizens ....by a unique partnership of business, labor, educators, political figures, religious groups, and media.

That the power of this "partnership" must be *focused* on a dramatic program that commands the attention of the whole metropolitan area and says especially to those that despair...."Chicago has really begun to move."

PROJECT: GOOD NEIGHBOR

will be launched Sunday, June 4, 1967, and its first phase will be completed Sunday, June 11, 1967. During those eight days the following events are planned:

A major television program on each Chicago channel will focus on the need to achieve equal opportunities in housing for all men....The programs will demonstrate how a number of people and communities throughout the metropolitan area have met and solved the problems without plummeting real estate values, without violence, without down-

grading the appearance of the neighborhood, without becoming all-black, indeed without the things happening that so many people seem to fear.

Discussion groups in neighborhoods throughout the metropolitan area will be organized by cooperating organizations with the purpose of watching at least one of these television shows together; discussing the relevance of its message to that neighborhood; and taking whatever specific set of action possibilities the group or individuals will embrace. It is our hope that these neighborhood discussions will reduce one of the fears that many people have —that the neighbors would object to making housing available to anyone with the means to pay for such housing. To be sure, not all neighbors will feel alike, but we think growing numbers are becoming increasingly dissatisfied with the current "solutions" and will gain strength and inspiration when they find others in the neighborhood also feel something constructive must be done.

Ministers, priests and rabbis will be invited by their denominational heads to call attention to the Project at its beginning, participate in and help organize the grass roots discussions, and preach a sermon on the need for equal opportunities in housing in their community at the close of the first week.

Businesses will be asked to urge participation by employees, and to support the Project through publicity, provision of volunteer discussion leaders, and other appropriate ways.

Labor unions will be asked to provide the same sort of support as business, and to help lead the way in organizing discussion groups in their areas of greatest strength.

Educational institutions will focus the attention of students and faculty on the Project, and provide resource people for the television programs, and the discussion groups.

Civil rights organizations will have a vital role to play in promoting the Project to their members and providing resource people for television programming and discussion groups.

Trade associations, fraternal organizations, and groups of all kinds will be invited to publicize, participate in and promote the Project.

Human Relations organizations and Community Councils will be asked to take an active part in promoting neighborhood discussion meetings and to provide resource people for these discussions.

Government support at all levels—city, village, county and state—will underline the bipartisan nature of the Project and secure participation of government personnel at all levels.

Finally, and perhaps most important, the housing industry itself—real estate brokers, builders, developers, lending institutions—all have a vital stake in having this problem illuminated. Their cooperation and participation will be solicited throughout the metropolitan area.

metropolitan area to hear two-minute "calls for participation" from national, state, and community leaders.

PROJECT: GOOD NEIGHBOR

will be backed by the complete cooperation of Chicago and suburban newspapers, radio stations and television stations.

Feature stories, advertisements, spot announcements, and news reports will not only focus attention on the Project, but will provide discussion-stimulating material and action possibilities for everyone to consider.

We believe all of the media of Chicago will combine to make this the most important and most visible week of the year.

PROJECT: GOOD NEIGHBOR

recognizes that people can not be moved from one extreme of the opinion scale to another. It is be-

lieved, however, that a few of the following actions will be possible for each of us:

Attend and participate in at least one neighborhood discussion following one of the television presentations.

Sign the "Good Neighbor Declaration" which says: "We believe that *all* men should be able to live where they want to live and can afford to, including our neighborhood, without restrictions because of race, color, creed or national origin."

When listing property for sale or rent, specify to the real estate man involved that you are offering it on a non-discriminatory basis. (Also notify the central Housing Information Center, CE 6-3056, of the availability of the property.)

If you are a Negro, Puerto Rican or other minority group member and are willing and able to move to an open community, inform the Housing Information Center, CE 6-3056.

Let your legislative representative and elected officials know how you feel about the need to establish equal housing opportunities in the whole metropolitan area.

If you are willing to volunteer for service in the continuing effort to achieve open communities, send your name, address, and telephone number to:

Leadership Council for Metropolitan
Open Communities
155 North Wacker Drive
Chicago, Illinois 60606

None of us is naive enough or optimistic enough to believe that a program, however big or dramatic, focused on one week will solve a problem of this magnitude, of this depth. We do believe, however, that it could be an important first step in mobilizing the leadership of the Chicago metropolitan area to launch an effort that must inevitably be a long journey, a difficult journey, but a necessary one, if we and our children are to live in peace and freedom.

PROJECT: GOOD NEIGHBOR

an activity of the Leadership Council for Metropolitan Open Communities

CHAIRMAN: *Robert S. Ingersoll*

CO-CHAIRMEN:
W. Russell Arrington
The Most Rev. John P. Cody
Richard J. Daley
Everett M. Dirksen
Theodore A. Jones
Otto Kerner
The Rt. Rev. James W. Montgomery
Richard B. Ogilvie
Charles H. Percy
William H. Robinson
Rabbi Edgar E. Siskin
Dr. Donald E. Zimmerman

LEADERSHIP COUNCIL DIRECTORS:
Ely M. Aaron
Thomas G. Ayers
Ross J. Beatty
Edwin C. Berry
Robert G. Biesel
John R. Brandt
Albert Brooks
The Reverend Robert I. Christ
Dr. William G. Cole
James W. Cook
B. G. Cunningham
John Donaker
Ben W. Heineman
George Jones
David M. Kennedy
The Reverend Martin Luther King
Ferd Kramer
William A. Lee
Paul M. Lund
C. Virgil Martin
Mrs. Hans W. Mattick
John A. McDermott
Alderman Ralph H. Metcalfe
William R. Ming, Jr.
Peter G. Peterson
Al Raby
Arnold J. Rauen
Lee Schooler
Leonard Spacek
Daniel Walker
Kale Williams

EXECUTIVE DIRECTOR: *Edward L. Holmgren*

5/15/67

Georgia Institute of Technology

A Survey of Existing Open Housing Laws As Related to Private Housing: Their Effectiveness and Limitations

City Planning 600

Prof. Roger F. Rupnow

December 8, 1967

Douglas E. Wendell

Reprinted with permission of the author.

W B Smith
18 Apr '68

HOUSING - EQUAL OPPORTUNITIES

Present open housing legislation in the United States deals with a wide array of housing discrimination and housing policy. Statutes generally apply to public housing, private housing financed with public funds, and "private" private housing, i.e. housing in which no public funds are invested or no public agency has any jurisdiction. This report will discuss only those statutes which pertain to the category "private" private housing. The majority of recent controversy in the U.S has been over this type of legislation and its constitutionality and effectiveness.

Survey of Existing Legislation

At last count, sixteen states in the United States had some statute which dealt with, and prohibited discrimination in the sale or rental of private housing. These states are: Alaska, California, Colorado, Connecticut, Indiana, Maine, Massachusetts, Minnesota, New Hampshire, New Jersey, New York, Ohio, Oregon, Pennsylvania, Rhode Island, and Wisconsin. In addition, the constitution of the state of Michigan has been construed by the attorney general of that state as banning discrimination in all types of housing including private housing. The territories of Puerto Rico and the Virgin Islands also have strict statutes prohibiting discrimination in all types of housing.

Source

Many municipalities in the United States also have ordinances or statutes prohibiting discrimination in private housing on the basis of race, religion, color, or national origin. Although it is not possible to construct an exact count, the author estimates that at least one hundred cities now have some form of private open housing law. Among these are: New Haven and New London, Connecticut; The District of Columbia; Chidago,East St. Louis, and Peroia, Illinois; Ann Arbor and Grand Rapids, Michigan; New York, New York; Albuquerque, New Mexico; Oberlin,Ohio; Erie, Philadelphia, and Pittsburgh, Pennsylvania; and Madison, Wisconsin.

All state and local legislation in this area is remarkably similar. This similarity no doubt stems from legislators or municipal authorities "treading lightly" in a politically sensitive area and adopting only previously tried solutions rather than innovating. The following section will illustrate the typical range of discriminatory activities covered, exemptions to the law, and the procedure for its enforcement.

Citation of Typical Legislation

General Clause- All states have a general clause in the statute stating that discrimination is prohibited and usually that it is contrary to the public welfare. The following excerpt from the Colorado Statute is illustrative.

> It shall be an unfair housing practice and unlawful and hereby prohibited: (b) for any person having the right of ownership, or possession, or

> the right of transfer, rental, or lease of any housing: To refuse to transfer, rent, or lease, or otherwise to deny to or with-hold from any person, persons such housing because of race, creed, color, sex, national origin, or ancestry; to discriminate against any person because of race, creed, color, sex, national origin, or ancestry in the terms, conditions, or privileges pertaining to any housing, or the transfer, rental, or lease thereof....[1]

Exemptions- Exemptions to the law apply almost exclusively to owner occupied structures of up to four dwelling units. Almost all states exempt these units with only Alaska and Michigan covering the sale or rental of all types of housing. About one half of the statutes cover both sale and rental of non-exempted dwellings and about one half cover only rental of housing in non-exempted dwellings. The New Jersey law is typical.

> .... the provisions of this act shall not apply (1) to the sale or rental of a dwelling, or of a portion thereof, containing accommodations for not more than 3 families, one of which is maintained by the owner at the time of sale or rental as the household of his family, or;(2) to the sale or rental of a dwelling, or a portion thereof, containing accommodations for not more than 2 families....[2]

Inquiry and Advertising Clause- Most states attempt to prevent circumvention of the law by providing that:

> It shall be unlawful: ... 3. for any owner ... to make or cause to be made any written or oral inquiry concerning the race, color, religion national origin or ancestry of a person seeking to purchase, rent, or lease... for the purpose of violating any of the provisions of this part.[3]

> [or that:] It shall be an unlawful discriminatory practice..For any person to: Print, publish or circulate any statement or advertisement relating to the sale, lease or acquisition of any commercial housing... which indicates any preference

> ence, limitation, specification, or discrimination based upon race, color, religious creed, ancestry, or national origin. [4]

Finance Clause- As will be pointed out later in this paper, these provisions attempt to eliminate one of the key means of perpetuating existing segregation policies in housing- that of denying to the negro the economic ability to purchase housing and denying to the builder the economic means to build non-segregated housing. The Washington D.C. regulations are illustrative.

> It shall be a violation of these regulations for any person to ... Refuse to lend money, guarantee a loan, accept a deed of trust or mortgage, or otherwise make funds available for the purchase, acquisition, construction, alteration, rehabilitation, repair or maintenance of real property, or impose different conditions on such financing.... [on the basis of race, color, religion or national origin][5]

Implementation- Almost universally, open or fair housing laws provide for a system of implementation or enforcement as follows. Any person who feels that he has been discriminated against in a manner covered by the applicable statute may file a complaint with the state's anti discrimination (members usually appointed by the Governor), commission, or its equivalent. In this complaint, he must name the person or persons who have allegedly discriminated against him. The commission then makes or has made by one of its officers or agents, an investigation of the charges of the complaint.

If the commission finds evidence to support the

claim of discrimination, it attempts to eliminate the practice by "conciliation and persuasion." If the attempts at persuasion fail, formal hearings are convened with proper notice given to all parties concerned. If, on the basis of these hearings, the commission formally decides that discrimination has occurred, the commission can issue,or have issued by a court an order for the person violating the statute to "cease and desist" from such discriminatory practices.

Most states provide that a person so instructed must then sell or rent to the person complaining,the housing in question. All legislation provides for a fine(generally $100 to $500) and some legislation provides for a jail sentence(usually 10-30 days) for non-compliance with such an order. In addition, if the "cease and desist" order was issued by a court, the person failing to comply with it may be held in contempt of court and be prosecuted for contempt.

All statutes provide for judicial review of any decision of a commission and any order issued by a commission or court. Either party to the case, the complainant or the respondant, may appeal , usually to a superior court, for such review.

Constitutionality of Open Housing Laws

Although the United States Supreme Court has not directly ruled on the constitutionality of these laws,

those state and Federal courts which have ruled upon them have generally judged them to be a reasonable exercise of state and local governmental power. For example, the Ohio Court of Appeals, in ruling on a case which challenged the open housing ordinance of the city of Oberlin held that:

> The the ordinance, designed and enacted to prevent discrimination in the field of private housing, bears a substantial and reasonable relation to the health, comfort, safety, convenience, and welfare of the residents of the city of Oberlin, and is not an unreasonable, arbitrary or oppressive exercise of the police power.[6]

In addition, the U.S. Supreme Court, in a recent decision, upheld the judgment of the California State Supreme Court which declared unconstitutional California's controversial Proposition 14. Proposition 14 was an amendment to the California State Constitution (passed by the state's voters by a two to one margin) which would have nullified the state's two anti-discrimination laws relating to private housing. The proposition stated in part that:

> Neither the State nor any subdivision or agency thereof shall deny, limit or abridge, directly or indirectly, the right of any person, who is willing or desires to sell, lease or rent any part or all of his real property, to decline to sell, lease or rent such property to such person or persons as he, in his absolute discretion, chooses.[7]

The U.S. Supreme Court ruled that the proposition

was invalid because it would embody in the state's basic charter the "right to discriminate on racial grounds."[8]

Effectiveness of the Legislation

Open housing laws of the type described above have generally aided in the prevention of discrimination. The laws have "freed the white man rather than the negro" by removing the pressure upon owners of housing who wished to rent or to sell to negroes but faced social and possible economic reprisal if they did so. They have operated in much the same way that the public accommodations sections of Federal civil rights legislation have by giving the pressured owner the argument that " I have no choice- it's the law."

are you talking about "race, color or creed"

A second positive effect of this legislation has been its important but limited effect in giving the negro financial access to housing which he desires. By prohibiting discrimination in financing of real estate(see the Finance Clause above) open housing legislation works at the cause of both the limited supply of open housing and the limited ability of negroes to pay for such housing.

Those developers who have attempted to build on a non-discriminatory basis have usually met with limited access to funds. The with-holding of funds may affect the developer at any one of three levels. He may have trouble obtaining equity loans (for purchase of land), loans for construction costs, or mortgages on the

individual homes in his development.[9] A denial of funds at any one of these points may prevent completion of a development or prevent its financial success. Both these results act to perpetuate existing patterns of racial discrimination.

The main problem with the financial clauses of these laws is that they are very difficult to enforce. Despite the provisions of the Washington D.C. regulations cited above, it was still possible for the President of the Metropolitan Washington D.C. Mortgage Bankers Association to say in 1965, "Applications from minority groups are generally not considered in areas that are not recognized as being racially mixed."[10]

Perhaps the main value of these laws is that they create educational "demonstration cases" in those areas where they can be enforced. These cases drive home to realators and lending institutions the fallacy of the axiom that "when colored move in, values go down." (One study has demonstrated that in areas entered by negroes, prices for real estate actually go up about 44% of the time, remain unchanged about 41% of the time, and go down only about 15% of the time.)[11] If these demonstration cases, which hopefully will be closely watched by realators and lenders, can demonstrate the economic benefits to be gained by open housing, one of the most serious obstacles to open occupancy of private housing may be removed.

Limitations

The major failing of existing legislation is that it does not, in most cases, deal with the most prevalent area of discrimination in private housing. Any laws adopted on a local level have no effect on other political jurisdictions- the traditional problem of the central city being unable to control its surrounding suburbs. Since it is in the suburbs that the "hard core" of the problems lies (most people who move to the suburbs do so at least in part to avoid the racial problems of the central city) local legislation (most of which has been passed by "central cities" and not suburbs) by-passes the largest area of discrimination.

State legislation helps to correct this lack of coverage but its effect is seriously limited by two factors. First, being at a more distant administrative level, the legislation is more likely to be ignored or unenforced than local legislation. Second, most state statutes specifically exempt the single family owner-occupied dwelling and the owner occupied two or three family dwelling. Unfortunately, it is precisely this type of dwelling which comprises the major portion of the suburbs.

The problem of inability to "get at" the suburbs has been compounded by recent trends in the reapportionment of state legislatures. The shift in political

power resulting from the reapportionment of legislatures has resulted in some gains for the central city. However, the suburbs have been the major recipient of the new power. Because of ~~their~~ its added representation the suburban power structure has managed (usually with the aid of the local real estate lobby) to exempt single and two and three family dwellings from legislation.[12]

A significant factor in present resistance to open private housing has unfortunately been created by a portion of the negro community's actions during the summers of 1964-67. The riots and disturbances of these summers (ironically caused in part by housing discrimination) have generally strengthened the arguments of legislators concerning violation of private rights of property and of association by the proposed open housing laws. Private real estate dealers have expressed their concern that previously "neutral" sellers and landlords may have switched from a non-biased or slightly biased stand to a strict policy of "white only," as they have become convinced that integration and the presence of negroes in their area will create discord and possible violence.

Thus, in the area of private housing, a key area for all other aspects of race relations, the negro, realistically speaking, has made little progress. As a result of educational and job discrimination, he lacks the economic opportunity and resources to obtain housing on

What's they got to do with "OPEN HOUSING LAWS"

an equal basis with other Americans. As a result of housing segregation he lacks access to good school systems. Closed housing also deprives him of the opportunity to associate with those persons who are in what one might loosely call the"establishment", the upper middle class businessmen and executives who make a large portion of the employment and economic decisions in the United States. Without an association on an equal basis with these decision makers, it is virtually impossible for the negro to break down the barriers of ignorance and prejudice which confront him in all areas of life. The never ending circle continues.

?

Thesis about this

Footnotes

1. Colorado Rev. Stat. Ann. § 69-7-5(a), (b).
2. N.J. Stat. Ann. § 18.25-5. n.
3. Cal. Health & Safety Code § 35720.1.3.
4. Pa. Stat. Ann. tit. 43. § 955.5.
5. D.C. Police Regulations art. 45.Sec.3. (d).
6. Case cited in State and Local Government: Politics and Processes, G.T. Mitau, (New York: Charles Scriblners's Sons, 1966) p.569. (no legal citation given)
7. Const. of State of California. art I.sec. 26.
8. Reitman v. Mulkey. 18 Led 2nd 830.
9. Alfred Balk, "The Builder Who Makes Integration Pay," Harper's Magazine, July 1965, p. 96.
10. Eunice and George Grier, "Equality and Beyond: Housing Segregation and the Great Society," Daedalus, The Journal of the American Academy of Arts and Sciences, Winter, 1966, p.86.
11. Luigi Laurenti, Property Values and Race, (Berkeley, Calif., 1960), cited in Ibid, p. 83.
12. Charles Abrams,"The Housing Problem and The Negro," Daedalus,The Journal of the American Academy of Arts and Sciences, Winter, 1966, p. 70.

Bibliography

Abrams, Charles, "The Housing Problem and the Negro," in Daedalus, The Journal of the American Academy of Arts and Sciences, Winter, 1966. pp. 64-76

Balk, Alfred, "The Builder Who Makes Integration Pay," Harper's Magazine, July, 1965, pp.94-99.

"The Federal Open Housing Controversy," Congressional Digest, March, 1966, pp. 257.-288.

Grier, Eunice and George, "Equality and Beyond: Housing in the Great Society," in Daedalus, The Journal of the American Academy of Arts and Sciences, Winter, 1966, pp. 77-106.

Very Good. →

Housing and Home Finance Agency, Office of the Administrator, Fair Housing Laws, Washington, D.C.:U.S. Government Printing Office, September 1964.

Kennard,G.V., "Showdown in the West," America, January 28, 1967, pp.142-6.

Laurenti, Luigi, Property Values and Race (Berkeley, Calif., 1960.

Mitau, T.G., State and Local Government: Politics and Processes, New York: Charles Scribner's Sons, 1966.

Weaver, Robert C., Dilemmas of Urban America, Cambridge, Massachusetts, The Harvard University Press, 1965.

housing
H47-B

HOUSING GUIDE TO EQUAL OPPORTUNITY

The Potomac Institute

U.S. Department of Housing and Urban Development
Washington, D.C. 20410

YOUR HOUSING RIGHTS

live where you want to live

your housing rights

Racial discrimination in the sale or rental of *all* housing is now illegal under a recent Supreme Court decision upholding an 1866 Act of Congress.* You can be helped if because of your race, any of these things happened:

- You were denied the opportunity to buy or rent a house or apartment.
- You were told a house or an apartment wasn't available when it really was.
- You were offered different terms or conditions of sale or rental than someone else.

You can —

take your complaint directly to court

- You can immediately file a suit in a Federal Court. You may wish to consult an attorney or local Legal Aid Society for assistance.
- The Court could stop the sale of the house or the rental of an apartment to someone else. It could help make it possible to buy or rent the housing you want. It could award you damages and court costs or take other actions that could help you.

Or else you can —

call on the federal government for help

Under the Civil Rights Act of 1968,† it is illegal to discriminate in the sale or rental of most houses or apartments because of race, color, religion, or national origin. This law calls for action by the Federal Government.

If you have been discriminated against, you can go directly to Court. But at any time within 180 days of the incident you can also do this:

Send a Complaint to the Department of Housing and Urban Development

Address: FAIR HOUSING
WASHINGTON, D.C. 20410

— and simply tell what happened.

This Federal Department may do these things:

- Investigate to see if the law has been broken.
- Contact the person accused of the violation and try to get him to end the discrimination.
- Refer your complaint to a State or local Human Rights Commission, if there is one where you live, for investigation and possible resolution.
- Recommend you go to court.

(The nearest HUD Regional Office will be glad to assist you in preparing your complaint. The addresses are on the back of this folder. The nearest FHA office will also assist. There are 76 offices throughout the Nation. Try your telephone book if you live in a large city under: Federal Housing Administration.)

*** 42USC§1982 — Civil Rights Act of 1866**
† 42USC§3601 — Title VIII of the Civil Rights Act of 1968

★ U.S. GOVERNMENT PRINTING OFFICE : 1969 O—354-401

Regional Offices of the Department of Housing and Urban Development

Region I 26 Federal Plaza New York, New York 10007	Connecticut Maine Massachusetts New Hampshire New York Rhode Island Vermont
Region II Widener Building Chestnut and Juniper Streets Philadelphia, Pennsylvania 19107	Delaware District of Columbia Maryland New Jersey Pennsylvania Virginia West Virginia
Region III 645 Peachtree-Seventh Building Atlanta, Georgia 30323	Alabama Florida Georgia Kentucky Mississippi North Carolina South Carolina Tennessee
Region IV Room 1500, 360 North Michigan Avenue Chicago, Illinois 60601	Illinois Indiana Iowa Michigan Minnesota Nebraska North Dakota Ohio South Dakota Wisconsin
Region V Federal Office Building Room 13A01, 819 Taylor Street Fort Worth, Texas 76102	Arkansas Colorado Kansas Louisiana Missouri New Mexico Oklahoma Texas
Region VI 450 Golden Gate Avenue, P.O. Box 36003 San Francisco, California 94102	Northern California Guam Hawaii Northern Nevada Southern Idaho Utah Wyoming
Area Offices:	
226 Arcade Plaza Building 1321 Second Avenue Seattle, Washington 98101	Alaska Montana Northern Idaho Oregon Washington
Room 1015, 312 North Spring Street Los Angeles, California 90012	Arizona Southern California Southern Nevada
Region VII Ponce De Leon Avenue and Bolivia Street P.O. Box 3869, GPO San Juan, Puerto Rico 00936	Virgin Islands Puerto Rico

Send a Complaint to the Department of Housing and Urban Development

EO/IP-112
JUNE, 1969

67

FAIR HOUSING: What It Means To You

A guide for owners, buyers and renters

U.S. DEPARTMENT OF HOUSING
AND URBAN DEVELOPMENT
Washington, D.C. 20410

The purpose of the Fair Housing Law is to provide every person in the United States, an equal opportunity to choose housing suited to his needs and financial ability, wherever he would like to live.

To this end, the Fair Housing Law (Title VIII of the Civil Rights Act of 1968) bans discrimination based on race, religion, color, or national origin in the sale or rental of housing covered by the law.

Housing Covered by the Law

When the Fair Housing Law went into effect April 11, 1968, it immediately covered the following kinds of housing *only* if federally assisted:

- Housing for five or more families.

- Multi-unit housing for four or fewer families if the owner does not live in one of the units.

- Single-family houses not owned by a private individual—for example, tract housing developments.

- Single-family houses owned by a private individual who owns more than three houses or who sells more than one house, within any two years, in which he was not the most recent occupant.

(Federally assisted means, in general, housing with mortgages insured by FHA or VA after Nov. 20, 1962, and outstanding as of April 11, 1968; public housing; housing in urban renewal areas; and housing owned by the Federal Government.)

After Dec. 31, 1968, the housing in the above categories will be covered by the law even if *not* federally assisted. (This means, for example, that all housing sold by tract developers will be covered.)

There can be no discrimination in the advertising of housing for sale or rent. For example, housing can not be advertised as unavailable to members of minority groups. This applies now to all federally assisted housing and to all other housing after Dec. 31, 1968.

After Dec. 31, 1969, the law will also cover *all* other housing except where a private individual owner sells or rents a single-family house without using a real estate broker.

The law will not apply to the rental of apartments in buildings for up to four families if the owner occupies one.

Religious organizations or private clubs *may* give certain preferences to their members for housing or lodgings operated for other than a commercial purpose.

Your Rights Under the Fair Housing Law

The law protects you from the following acts where they are based on discrimination on account of race, color, religion, or national origin:

Now

- Refusal to sell, rent, or deal with any person.

- Making different terms and conditions for buying or renting housing.

- Advertising that housing is available only to certain persons.

- Denying housing is available for inspection, sale, or rental when it really is.

- "Blockbusting"—persuading someone to sell housing by telling him minority groups are moving into the area.

Additional Acts Covered After December 31, 1968

- Denying or making different terms for home loans, by commercial lenders such as banks, and savings and loan associations.

- Denying to anyone the use of real estate services, such as a broker or multiple listing service.

Enforcement

Any person who believes he has been discriminated against by an act covered by the Fair Housing Law should:

A. Write to the Secretary of the Department of Housing and Urban Development.

- Complaints must be made within 180 days of the alleged discrimination.

- HUD will investigate, and if it finds that the complaint is covered by the law and is justified, it will try, by informal methods, to end the discrimination.

- In those cases where State or local law gives at least the same protection as Federal law, HUD will first ask the State or local agency to try to resolve the problem.

- If HUD's efforts or the State or local efforts do not resolve the complaint, the individual may take the matter to court.

B. Or take the complaint directly to court (within 180 days of the alleged discrimination) whether or not a complaint was filed with HUD.

Information about possible discrimination in housing may also be given to the Attorney General of the United States. If his investigation indicates that a pattern or practice of discrimination exists, he may bring a court action to stop it.

In addition to the new fair housing title, Federal law also prohibits any racial discrimination which interferes with the right to sell, rent, lease, buy, inherit or convey any kind of housing, regardless of whether that housing is covered or exempt under Title VIII. This right was made clear in the Supreme Court decision of Jones *v.* Mayer (*June 1968*) *and is enforceable by private action in court.*

Interference with an individual's rights under this law is illegal. This means that no one may threaten or prevent another person from buying, renting, or selling housing or from making a complaint of discrimination. If violence is threatened or used, criminal prosecution may result.

All HUD Offices (including FHA field offices) will be available to assist in the filing of complaints. For further information or to find the HUD office nearest you, write to:

Fair Housing
% U.S. Department of Housing and Urban Development
Washington, D.C. 20410

REGIONAL OFFICES OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Region I: 346 Broadway, New York, New York 10013 (Connecticut, Maine, Massachusetts, New Hampshire, New York, Rhode Island, Vermont)

Region II: Widener Building, Chestnut and Juniper Streets, Philadelphia, Pennsylvania 19107 (Delaware, District of Columbia, Maryland, New Jersey, Pennsylvania, Virginia, West Virginia)

Region III: 645 Peachtree-Seventh Building, Atlanta, Georgia 30323 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)

Region IV: Room 1500, 360 North Michigan Avenue, Chicago, Illinois, 60601 (Illinois, Indiana, Iowa, Michigan, Minnesota, Nebraska, North Dakota, Ohio, South Dakota, Wisconsin)

Region V: Federal Office Building, Room 13-A-01, 819 Taylor Street, Fort Worth, Texas 76102 (Arkansas, Colorado, Kansas, Louisiana, Missouri, New Mexico, Oklahoma, Texas)

Region VI: 450 Golden Gate Avenue, P.O. Box 36003, San Francisco, California 94102 (Arizona, Northern California, Guam, Hawaii, Northern Nevada, Southern Idaho, Utah, Wyoming)

Area Offices: 909 First Avenue, Seattle, Washington 98104 (Alaska, Montana, Northern Idaho, Oregon, Washington); Room 1015, 312 North Spring Street, Los Angeles, California, 90012 (Arizona, Southern California, Southern Nevada)

Region VII: Ponce De Leon Avenue and Bolivia Street, P.O. Box 3869, GPO, San Juan, Puerto Rico 00936

☆ U.S. GOVERNMENT PRINTING OFFICE : 1968—O—310-203

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, D.C. 20410

OFFICIAL BUSINESS

POSTAGE AND FEES PAID
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

SR/MP-69
July 1969

Find equal opportunity—what it is! what it does.

Department of Housing and Urban Development

History

Establishment of the Office of the Assistant Secretary for Equal Opportunity in the Department of Housing and Urban Development (HUD) was authorized by Congress in the Civil Rights Act of 1968.

The new office consolidated the equal opportunity functions and staff of HUD's Intergroup Relations Office and its Equal Opportunity Standards and Regulations Office. It also absorbed some members and functions of the disbanded President's Committee on Equal Opportunity in Housing.

The first Assistant Secretary for Equal Opportunity, Walter Lewis, was appointed by the President in November 1968. This was a recess appointment, and did not go to the Senate for confirmation. The first Assistant Secretary to be appointed by the President and confirmed by the Senate was Samuel J. Simmons, appointed and confirmed in February, 1970.

The Assistant Secretary for Equal Opportunity is one of seven Assistant Secretaries in HUD who work directly under Secretary George Romney of HUD.

What Equal Opportunity Does

Major areas of responsibility of this office are:

- fair housing
- contract compliance
- non-discrimination in HUD-financed programs and projects
- job training and business development opportunities for residents in HUD-financed project areas
- equal employment opportunity within HUD.

In general, its mandate is to guarantee equal opportunity in every Federal program offered to the citizenry by this Department.

A large part of its task is also to educate every citizen as to his rights and obligations under the Federal laws pertaining to equal opportunity in HUD programs.

Fair Housing

Probably the best-known Federal law administered by this Office is Title VIII of the Civil Rights Act of 1968, popularly known as the "fair housing" law. Complaints of discrimination on account of race, color, religion or national origin in the sale or rental of housing or residential land are handled by Equal Opportunity. They may be sent to HUD's central office in Washington, D. C. or any of the HUD regional offices (see back page). There is an Assistant Regional Administrator for Equal Opportunity in each regional office, and Equal Opportunity staff will soon spread to numerous area offices across the country.

The Equal Opportunity staff is empowered to investigate these complaints, attempt informal, confidential conciliation and to refer evidence of patterns or practices of resistance to fair housing rights to the Department of Justice. Complaints from citizens in states and localities with fair housing laws considered equivalent to the Federal law are referred by the Office of Equal Opportunity to the state or local agencies which enforce these laws.

An educational goal of this office is to inform citizens of another Federal fair housing law, which is not administered by this Office, but can be enforced through the Federal courts. This is the Civil Rights Act of 1866, upheld June 17, 1968 by the U. S. Supreme Court in the case of **Jones v. Mayer.** It prohibits racial discrimination in the sale or rental of all property and, together, the 1866 law and the 1968 "fair housing" law prohibit **all** racial discrimination in the sale or rental of all housing in the United States.

Non-Discrimination in HUD-Assisted Programs

Equal Opportunity's Assisted Programs staff administers Title VI of the Civil Rights Act of 1964. This Act provides that "no person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance."

Most HUD programs—such as urban renewal, public housing, model cities, water and sewer grants, rehabilitation loans and grants, and the new FHA subsidy programs—are covered by Title VI. Those FHA programs which provide mortgage insurance only and no subsidy are not covered by Title VI; they are; however, covered by Executive Order 11063, which is also enforced by the Office of Equal Opportunity.

It is the task of this staff to assure that local public agencies involved in HUD-assisted programs comply with HUD's equal opportunity requirements. One of these requirements is that there be non-discrimination in the selection of sites for housing and in the selection of tenants.

The Assisted Programs staff works to assure that HUD-funded agencies follow a policy of non-discrimination in employment of those who administer their programs as required by their contracts with HUD. It also seeks to ensure that all citizens displaced by a HUD-financed project are provided relocation services and housing without regard to their race, color, religion or national origin.

All complaints of Title VI violations are handled by this staff. It reviews HUD policies and operations, looking for better ways to implement Title VI.

Contract Compliance

Since most HUD programs provide financial assistance for the construction of housing and public facilities, HUD is deeply involved with equal opportunity in federally-assisted contracts. Under the authority of Executive Order 11246, Equal Opportunity's Contract Compliance staff monitors all HUD construction and services contracts with a view to insuring equal employment opportunities for minority workers. This monitoring covers construction contracts, HUD research contracts, "Breakthrough" contracts, area broker contracts and contracts for supplies and materials for public housing.

The Contract Compliance staff, working closely with the Labor Department's Office of Federal Contract Compliance, reviews commitments from contractors applying for HUD assistance. It consistently reviews projects from the planning stage to the project's completion to insure compliance with HUD's policy of non-discrimination and equal opportunity.

HUD puts heavy emphasis on written affirmative action plans for the recruitment and training of minority group members, and it is the responsibility of the Contract Compliance staff to see that affirmative action plans are developed and are strictly adhered to by the contractors. The staff holds pre-construction or pre-award conferences with all contractors and subcontractors to explain the contractors' obligations under the Executive Order prohibiting discrimination.

Job Opportunities and Business Development

A special staff within Equal Opportunity examines HUD programs to determine where new training, new jobs and new business opportunities for project area residents and others can be developed.

Legislative mandate for this program is authorized in two Federal laws: (l) The 1966 Model Cities legislation which calls for "maximum opportunities for employing residents of the (Model Cities) area in all phases of the program, and enlarged opportunities for work and training;"

(2) Section 3 of the Housing and Urban Development Act of 1968 (as amended by section 404 of the

1969 HUD Act), which calls for maximum training, employment, and business opportunities for lower-income residents in the area of HUD projects. These residents must be involved, trained, employed and provided business opportunity where possible, in the planning, construction, rehabilitation and operation of the program; and an all-out effort is made to award contracts under these HUD programs to inner-city businesses.

Equal Employment Opportunity in HUD

HUD's Office of Equal Opportunity keeps watch over its own house. Executive Order 11478 prohibits discrimination in Federal employment because of race, color, religion, sex or national origin.

The Departmental Equal Employment Opportunity Office within the Equal Opportunity structure administers this Order in HUD's headquarters, regional and FHA Insuring Offices. Its concern is with equal opportunity in every aspect of personnel policy and practice in such matters as the recruiting, hiring, training, upgrading, promoting, assigning, and treatment of HUD personnel.

The Assistant Secretary for Equal Opportunity is the Director of Equal Employment Opportunity for HUD, and it is his job to keep the Secretary of HUD advised on all matters relating to equal employment (procedures, regulations, and complaints of discrimination within HUD). He also supervises an affirmative action program for equal employment opportunity, consistently seeking new and progressive ideas for the furtherance of this goal.

Other Publications on Equal Opportunity Available from this Office

Fair Housing Laws and Other Federal Civil Rights Laws and Executive Orders Relating to the Programs of the U. S. Department of Housing and Urban Development

Fair Housing: What It Means to You

Fair Housing–U. S. A.

Your Housing Rights: Live Where You Want To Live

Regional Offices of the Department of Housing and Urban Development

26 Federal Plaza New York, New York 10007	Connecticut Maine Massachusetts New Hampshire New York Rhode Island Vermont
Curtis Building Sixth and Walnut Streets Philadelphia, Pennsylvania 19106	Delaware District of Columbia Maryland New Jersey Pennsylvania Virginia West Virginia
645 Peachtree-Seventh Building Atlanta, Georgia 30323	Alabama Florida Georgia Kentucky Mississippi North Carolina South Carolina Tennessee
Room 1500, 360 North Michigan Avenue Chicago, Illinois 60601	Illinois Indiana Iowa Michigan Minnesota Nebraska North Dakota Ohio South Dakota Wisconsin
Federal Office Building Room 13A01, 819 Taylor Street Fort Worth, Texas 76102	Arkansas Colorado Kansas Louisiana Missouri New Mexico Oklahoma Texas
450 Golden Gate Avenue, P.O. Box 36003 San Francisco, California 94102	Northern California Guam Hawaii Northern Nevada Southern Idaho Utah Wyoming

Area Offices:

226 Arcade Plaza Building 1321 Second Avenue Seattle, Washington 98101	Alaska Montana Northern Idaho Oregon Washington
Room 1015, 312 North Spring Street Los Angeles, California 90012	Arizona Southern California Southern Nevada
Region VII Ponce De Leon Avenue and Bolivia Street P.O. Box 3869, GPO San Juan, Puerto Rico 00936	Virgin Islands Puerto Rico

This list subject to change as of September 1970.

HUD-61-EO ☆GPO : 1970 O - 389-631 August 1970

HOUSING - SOUTHERN REGION

QUARTERLY REPORT
71-2
July 1, 1971

		PERSONNEL				PROGRAM									FISCAL			VISITS				
		TASK FORCE	COMMITTEE	STAFF	DIRECTOR	HDC	HIC	SECT. 237	SPONSOR	MINORITY CONTR.	LEAP-LAP	CONSULT			BUDGET	PROGRAM YEAR FROM	PROGRAM YEAR TO	REGION	HDQTS.	WASH.BUR.	NULDF	
AFFILIATES	Albany		o								o	o						2				
	Atlanta		o	1	Fred J. Thompson	o	o	o	o	•	•	•						2	1		1	
	Birmingham			1	William T. Sherman					•								2				
	Columbia										•											
	Dallas	o		1	Joe Allen	o	o	o		•		•						2			2	
	Houston			1	Peggy Colvin	•	o		o	•								1	2		9	
	Jackson																	1				
	Jacksonville		o	1	Ronald Belton	•			•	•	•	•						1				
	Knoxville	o		1	Ernest K. Fulton	•	o	o	o	o		•						2	1		1	
	Little Rock	o		1	T. L. Frazier	•	•								75,000	7/71	5/73	3				
	Memphis		o	½	Ethyl Venson													1	1		1	
	Miami	o		12	Lee A. Black	•	•	o	•	•	•	•			118,835			1				
	Nashville		o	½	Harley Burden	o	•					•						2	2			
	New Orleans		o	1	William F. Stewart		o				•	•						1				
	Oklahoma City	o		1	Jess T. Abram, Jr.	•	o	•	o	o		•			*100,000			3				
	Richmond			½	Collie Burton	o	•				•											
	Tallahassee																					
	Tampa																					
	Tulsa						o	•		o	•							2				
	Winston-Salem																					
CENTERS																						
	Greene County									•								2	1	1	1	
	Gulfcoast																					
	Hancock County																					
	Indianola																	2				
	Lowndes County																					
OTHER	Macon																	13				
	Augusta																					
	SRO/HAA SURVEY (PROPOSED)			38											*184,438							

*PROPOSED
oACTIVE
•IMPLEMENTED

BRUCE B. GRUBER
ASSISTANT REGIONAL DIR.

HOUSING OPPORTUNITIES MADE EQUAL, INC.

710 W. North Street
Raleigh, North Carolina 27603

(919) 828-3870

July 27, 1971

Mr. Barker
Southern Regional Council, Inc.
5 Forsyth Street, N. W.
Atlanta, Georgia 30303

Dear Mr. Barker:

Enclosed is a list of private open housing organizations of which I have varying degrees of knowledge. I helped set up several of them and have fairly close contact with most of them. I know of a large number of other groups, but I limited my list by 1) not listing groups that are not fairly close to me geographically (on the theory that you will get better information on such groups from someone else) 2) not listing groups which are in a very early stage of organization (have no officers, no mailing address other than personal addresses, no program, etc.) or are so ineffectual or small as to be insignificant.

Also enclosed for your information is a paper which I wrote as part of a recent report to the national office of NCDH. The paper was written for a reader who is aware of our problems and programmatic ideas or has programmatic ideas of his own. Hence the paper concerns itself with why a certain type of private effort is needed in the South. The multitude of problems that need to be solved - but cannot be solved by SRC, LDF, NCDH, etc. as now constituted - are hardly mentioned and techniques for solutions are not discussed. In other words, the paper is grossly incomplete. Nevertheless, I thought you might find it interesting; however, I don't want you to show it to anyone without explaining what I have written in this paragraph or else mark my name off the paper.

I'm looking forward to receiving some material from you.

Sincerely,

John J. Ingle, Jr.

JJI:b

Enclosures

7/71
Info. from Doyle –

Housing Opportunities Made Equal, Inc.
710 W. North Street
Raleigh, North Carolina 27603
(919) 828-3870
Executive Director: John J. Ingle, Jr.

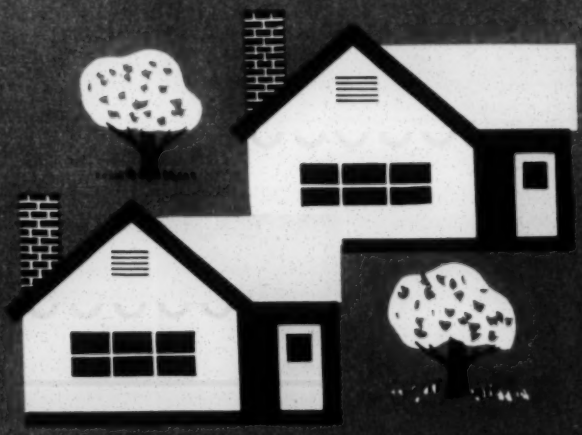
Durham Council On Human Relations
Box 8713
Durham, North Carolina 27707
Their housing subcommittee is in effect a fairly competent private open housing group.
Chairman: Billy Griffin

Charlotte Fair Housing Association, Inc.
Box 1102
Charlotte, North Carolina 28201
Excellent group as far as non-funded groups go.
President: Dave Blevins
Phone? – ~~no office~~ – 704-372-3010/office + Home? –

Citizens For Fair Housing, Inc.
408 Pepper Building
Winston-Salem, North Carolina 27101
(919) 723-7945
Very good group - funded by Winston-Salem Urban Coalition.
President: John Shields

HOME – ? – full name
19 Overbrook Road
Richmond, Virginia 23222
A budding group that shows some promise.
Contact person: Richard Miller
Phone? – Res. – 703-643-6039

Equal Opportunity In Housing –



You and Your Realtor

A Realtor is strictly bound by law, his Code of Ethics and his Code of Practices.

He will offer property and his services equally to any qualified person without regard to race, color, religion or national origin.

It is unlawful to discriminate in the sale or rental of property by the following:

1. Property owner
2. Landlord
3. Property manager
4. Real estate licensee

The U. S. Supreme Court decision in the case of *Jones v. Mayer,* June 17, 1968, and the Civil Rights Act of 1968 make it unmistakably clear that discrimination because of race, color, religion or national origin by *anyone* in the sale or rental of property is illegal.

Federal laws are the supreme law of the land. In addition, several California laws regarding discrimination in the sale and rental of real property remain in effect, and are being enforced by state agencies.

	TRUE	FALSE
It is unlawful for a real estate licensee to answer a question from an owner about the race, color, or national origin of a prospective renter or purchaser.	X	
A licensee may voluntarily disclose		

Continued

THE CREA CODE OF PRACTICES

All local boards of Realtors (more than 172), members of the California Real Estate Association, adopted the CREA Code of Practices shortly after it was recommended in 1964. As revised to reflect changes in federal law, it follows:

CALIFORNIA REAL ESTATE ASSOCIATION

Code of Practices

The _____ (name of Board of Realtors)

subscribes to the policy that a favorable public attitude for equal opportunity in the acquisition of housing can best be accomplished through leadership, example, education and the mutual co-operation of the real estate industry and the public.

The following is hereby stated as the Code of Practices of this Board:

1. It is the responsibility of a Realtor to offer equal service to all clients without regard to race, color, religion, or national origin in the sale, purchase, exchange, rental, or lease of real property.
   a. A Realtor must stand ready to show property to any member of any racial, creedal, or ethnic group.
   b. A Realtor has a legal and ethical responsibility to receive all offers and to communicate them to the property owner.
   c. A Realtor should exert his best efforts to conclude the transaction.
2. Realtors, individually and collectively, in performing their agency functions have no right or responsibility to determine the racial, creedal, or ethnic composition of any neighborhood or any part thereof.
3. Any attempt by a Realtor to solicit or procure the sale or other disposition in residential areas by conduct intended to implant fears in property owners based upon the actual or anticipated introduction of a minority group into an area shall subject the Realtor to disciplinary action. Any technique that induces panic selling is a violation of law and ethics and must be strongly condemned.
4. Each Realtor should feel completely free to enter into a broker-client relationship with persons of any race, creed, or ethnic group.
   a. Any conduct inhibiting said relationship is a specific violation of the rules and regulations of this board, and shall subject the violating Realtor to disciplinary action.

	TRUE	FALSE
the race, color, religion or national origin of a prospective purchaser or tenant.		X
If an owner is willing to carry a trust deed on property being sold, he may not question the race, color, religion or national origin of the prospective borrower.	X	
A property owner selling or renting his own property without the aid of an agent may discriminate.		X
An unlicensed manager may discriminate if directed to do so by the property owner.		X

The CREA Code of Practices is a reflection of the current laws regarding a Realtor's responsibility, the violation of which subjects him to discipline by the local board of Realtors.

Property owners, as well as licensees, renting or selling, are covered under the Civil Rights Act of 1968, the U. S. Supreme Court ruling of 1968, California's Unruh Act and Rumford Act, and rulings of the California Attorney General, and are subject to penalties for discriminating.

NOT ALL REAL ESTATE BROKERS ARE "REALTORS"

The term "Realtor" is a registered service mark that only members of the National Association of Real Estate Boards may use. In California, this means that "Realtor" may be used only by members of the California Real Estate Association, which represents the majority of the state's active licensed real estate brokers, and their salesmen.

Published by **California Real Estate Association**
520 South Grand Avenue
Los Angeles, California 90017
EQUAL RIGHTS COMMITTEE

25¢

FAIR PLAY IN HOUSING

Who's My Neighbor?

BY ALGERNON D. BLACK

PUBLIC AFFAIRS PAMPHLET No. 396

Proposal - The following is a synopsis of an outline of a proposal that I, with the help of others, propose to write. Actually I've made fairly much progress on this proposal. Progress to the point that I will begin to need now quite a bit of critical analysis and help. I'm very anxious to get your reaction to the general idea as presented below.

The southeastern United States - excluding Kentucky which I consider to be a midwestern state - is hereafter referred to as "the South".

The South contains a large population living in a modern American milieu.

Regarding the expansion of housing opportunities for people who are poor and/or discriminated against:

- Atlanta, Miami, New Orleans and Memphis can or could (like Denver) take care of themselves. Additionally, these few real cities in the South contain only a small proportion of the South's population.

- Rural areas are hereby deleted from consideration in this synopsis.

- The many "New South" cities (Charlotte, Greensboro, Raleigh, Winston-Salem, Richmond, Roanoke, Chattanooga, Knoxville, Nashville, Jackson, Mobile, Montgomery, Jacksonville, St. Petersburg, Columbus, Savannah, Columbia) plus about 50 smaller (but not rural) cities have had, combined, less money and programmatic help than the Metro Denver Fair Housing Center has had alone.

- The population of the cities referred to in the paragraph immediately above is very much greater than the metropolitan population of Denver.

The southern cities (under consideration as defined above) are of manageable size and have not yet developed the almost unsolvable racial/housing problems that exist in the nation's large metropolitan areas.

The cities under consideration have terrible race relations problems but not nearly so terrible as most non-southerners think and not nearly so terrible as those in the nation's larger metropolitan areas. (I was interested to note yesterday an Associated Press release that James Meredith - who I would think would never want to cross the Mississippi border again - has moved himself and his family to Mississippi because "on a person-to-person, day-to-day basis, the South is a more livable place for blacks than any other place in the nation.")

The South has been neglected in regard to racial/housing problems.

The South is different and needs special efforts and techniques. (In this brief synopsis I am obviously not documenting my statements but here let me document just one way in which the South is different. About 30 states have statewide open housing laws - none are in the South. About 400 municipalities have open housing ordinances - none are in the South with one exception - Chapel Hill, N. C. - but Chapel Hill is a peculiar community and even their ordinance is very weak and further Chapel Hill is only an insignificant village. Aside from not having the laws themselves we also lack the state and municipal funding and staff for promoting expanded housing opportunities that often are the outgrowth of these laws.)

The South has the best potential for solving racial/housing problems and thereby setting an example for the rest of the nation to follow. (Not to mention the fact that the South needs to solve this problem in order to achieve its potential as the finest and most attractive economic and environmental area in the world.)

If neglect continues much longer this potential will pass.

Private efforts are needed (imperatively) to solve southern racial/housing problems. ("...Suitable living environments and stable, racially inclusive occupancy patterns do not occur through law or by chance. They result from motivation, imaginative planning and painstaking management." - - George Schermer. Those of us making, or thinking of making, private efforts better not count on federal, state and local governments for motivation, imaginative planning and painstaking management.)

Viable, professional, private efforts in southern cities in the 60,000 - 400,000 population range are not practical because of money problems.

funding? role of SRC?

A southwide - or a several statewide - private effort is needed; sponsored and run by well established professional organizations (NCDH, LDF, American Friends Service Committee, Southern Regional Council, etc.) The staff should consist of housing/civil rights specialists, attorneys, demographers and planners.

Funding should be sought from the usual sources; however, my proposal offers opportunities to tap sources that have not been available to us:

Southern Foundations have been negligent in regard to southern racial/housing problems. HOME in Raleigh, perhaps the first and best southern fair housing group, has had no success with southern foundations. Winston-Salem Citizens For Fair Housing has had no assistance from southern foundations despite the fact that two of the largest foundations in the nation are located in Winston-Salem and they both put special emphasis on Winston-Salem problems. I believe the effort that I am proposing will unlock the coffers of southern foundations because 1) our geographically larger effort won't be quite so "close to home" 2) our effort is more viable (more attractive) than local efforts.

Law. The program I propose should encourage the unlocking of state and municipal funds. As I pointed out above, the lack of southern laws causes southern states to do without the governmental funding and staff that non-southern states enjoy.

Denver/South. My remarks concerning Denver and the South should affect the thinking of some funding sources.

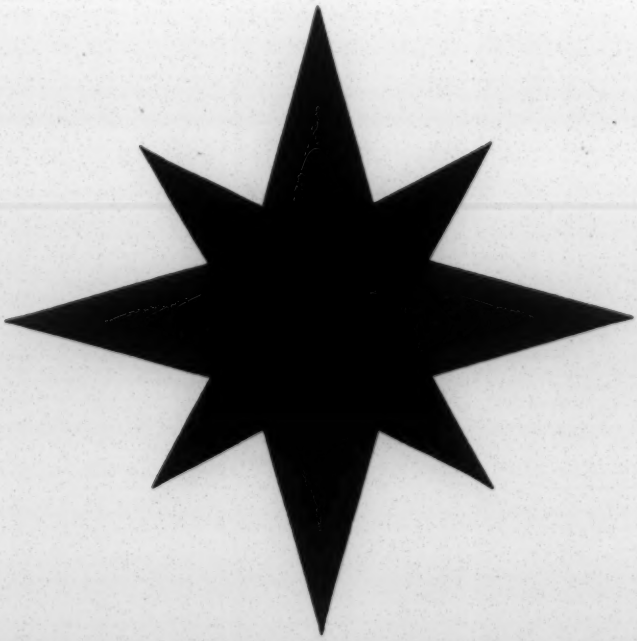
Organizations of various types and businesses that have a special interest in the South and are progressive enough to envision the South's potential - if our racial troubles are improved - would be sources of funds.

Recently I testified in a school desegregation case (a case that was related to the legal effort that led to the recent and famous Supreme Court decision in Swann v. Charlotte/Mecklenburg). We had discovered an old zoning ordinance that had provided a specific zoning classification for blacks and provided that blacks not live in any other zoning classification. Using this and other evidence we were trying to prove that present de facto segregation is such a direct result of past de jure segregation that they are, in effect, one and the same thing. Later a Legal Defense Fund attorney phoned me to ask if I would do research in Raleigh that might lead to the discovery of items like the zoning situation mentioned above. I said no as there was no way I could add another duty to my then current workload. My point is simply that we need more staff in the South in order to effectively realize our potential.

The southern racial/housing situation is only a little bit explosive now but give us a few more years and we will really blow and lose our fantastic potential or at least postpone it for several decades.

John J. Ingle, Jr.
6/30/71

AN INTRODUCTION TO THE AMERICAN FRIENDS SERVICE COMMITTEE



QUAKER TESTIMONIES IN DAILY LIFE

by Frederick B. Tolles

Just a little over three hundred years ago, a perplexed and anxious young man was wandering about the English Midlands seeking peace of mind, searching for something that would give rest to his troubled soul and a sense of meaning and purpose to his daily life. He passed from one spiritual counselor to another, but he came away from each with his hunger unappeased, his doubts and uncertainties multiplied. There was none among them who could "speak to his condition." But when all his hopes in men were gone, he heard a voice which said, "There is one, even Christ Jesus, that can speak to thy condition," and when he heard it, his heart leaped for joy. For this, he said, he knew "experimentally"--that is, by direct experience with self-evident certainty, as one perceives a clear light shining in a dark place.

This inner light--this sense of immediate divine leading--brought peace to his soul and an end to his seeking. For he had found that which alone could integrate his life by relating it directly to the divine purpose for the world. The rest of his days were dedicated to an unceasing effort to "walk in the Light" and to help others to find it for themselves. The young man's name was George Fox. The group of seekers and finders whom he gathered about him were at first called "Children of the Light" and later The Religious Society of Friends.

That was three centuries ago. Does the light which George Fox discovered "experimentally" still shine in the hearts of men? Can we in our time have faith in immediate divine guidance for our daily living? The Society of Friends, in common with many spiritually minded folk in other religious bodies, says "Yes." Even today, in the midst of the confusion of our distracted world, God speaks, if we will but listen.

Silence

Hence the value which Quakers place upon silence--that "silence of all flesh" in which the clamorings of our own insistent thoughts and desires are mementarily stilled. "The silence we value," wrote Caroline Stephen, an English Friend of the last century, "is not the mere outward silence of the lips. It is a deep quietness of heart and mind, a laying aside of all preoccupation with passing thing...a resolute fixing of the heart upon that which is unchangeable and eternal." Or, as a Quaker writer of George Fox's time put it, it is "an holy dependence of the mind upon God."

The curative and refreshing power of silence is no peculiar discovery of Friends. The word of the Lord to Isaiah the Prophet twenty-seven centuries ago was "In returning and rest shall ye be saved; in quietness and confidence shall be your strength." And in the United Nations building in New York a room has been set aside to which harassed delegates can retire for silent reflection and prayer.

If we would attain that serenity which is proof against the blusterings and storms of life, we must constantly find times in our daily lives for quiet retirement, for turning inward, for waiting upon the Lord and looking to Him for help and

guidance. The late Rufus M. Jones, best known and most beloved of American Quakers, once described what can happen in such a period of silent waiting. He used the figure of a ship in a lock, shut in by gates before and behind, its great engines idling, its speed reduced to naught. The ship is no longer going anywhere. Yet all the time the water is rising underneath and when at length the gates are opened, the ship sails forth on a higher level than before.

There is no better place to discover and practice the use of silence than in the home. Here are some of the Queries which Friends are accustomed to ask themselves concerning their home life:

> Do you make a place in your daily life for inward retirement and communion with the Divine Spirit?
>
> Do you make your home a place where friendship, peace, and refreshment of spirit are found, and do you have regular periods of family worship?

Simplicity

The response to these Queries leads directly to one of the major testimonies of the Society of Friends: the testimony of simplicity - the simplicity of Truth, as Quakers like to put it.

If we are to have time and the right disposition for inward retirement and silent worship, it is essential that we simplify our lives.

Now, this testimony of simplicity runs counter to one of the dominant drives in our civilization - the drive towards the multiplication of things. It says plainly that we have more important concerns in this life than the acquisition of material things. So Friends endeavor to simplify their wants and tastes in clothing, in the furnishing of their homes, in creature comforts and means of recreation.

Anthony Benezet, an eighteenth century Quaker, was a good Samaritan to the Indians and the Negro slaves. In a store one day, as he was looking about him at the variety of costly articles on the shelves, he was heard to exclaim: "What a number of beautiful things are here - that I don't want!" John Woolman, another friend of the slave and the Indian, was a tailor and shop-keeper; so successfully did he work at his calling that he found himself becoming "encumbered" with material things. So he voluntarily cut down the volume of his business and asked his customers to take their trade elsewhere. By thus simplifying his outward affairs, he gave himself time to cultivate the inward life and to devote himself to the service of others.

Two of the Queries by which Friends examine into the quality of their daily lives are concerned with this testimony:

> Do you keep to simplicity and moderation in your speech, your manner of living, and your pursuit of business?
>
> Are you careful to keep your business and your outward activities from absorbing time and energy that should be given to spiritual growth and the service of your religious society?

The Quaker way of life emphasizes simplicity of living and the practice of listening in silence for the voice of God. But it has never meant flight from the hard problems of every day life. Quite the contrary. Though rooted in spiritual inwardness, Quaker beliefs flower in action as Friends seek to carry into practice the intimations of God's will which have come to them in the silence. "True godliness," said William Penn, "does not turn men out of the world, but enables them to live better in it, and excites their endeavors to mend it."

The basic Quaker testimonies for human equality and for peace have broad social and international implications. But they also have meaning for our daily lives.

Equality

Friends believe that God bestows a measure of His spirit impartially upon all His children, regardless of sex, race, or class. It follows from this that all men are brothers. This is no mere pious platitude to give lip service to and then forget in the bustle and struggle of daily life. Thousands of early Friends suffered stiff fines and stiffer jail sentences because they refused on conscientious grounds to take off their hats or use flattering forms of address to social superiors. And during the Second World War, Quakers in Germany were thrown into prison and concentration camps for trying to protect Jews from persecution and refusing to give any countenance to wicked nonsense about "superior races."

The belief that all men and women are equal in the sight of God moved Friends to take the lead in the abolition of slavery. Acting upon the teaching of the Sermon on the Mount and the prompting of their own inward Guide, they began with themselves, and banished slaveholding from their own membership. Only when their own hands were clean, did they stand before the world and urge others to sacrifice the property which they held in human beings.

Today slavery is gone, but other barriers to human equality still remain. Beginning again with themselves, Friends are working to break down some of the walls of discrimination which separate man from man. The American Friends Service Committee, for instance, tries through reason and good will to open channels of employment in white-collar jobs for men and women who have been rebuffed by discriminatory employment practices. In American Friends Service Committee voluntary work camps, boys and girls are provided an opportunity to give themselves in the service of their underprivileged or forgotten fellow men - sharecroppers, migrant laborers, slum dwellers, patients in mental hospitals. By working with their hands in the midst of areas of tension they gain new insights into the social and economic problems of our society. Old prejudices are swept away in the fellowship of manual labor and communal living.

This is not mere action for action's sake. At its best, when done "under concern" as Quakers like to put it, such acts of shared living are efforts to put meaning into the religious truth that all men are equally children of God.

From time to time, Friends are accustomed to remind themselves of their testimony for equality by asking themselves such searching Queries as these:

> What are you doing ... to insure equal opportunities in social and economic life for those who suffer discrimination because of race, creed, or social class?
>
> In all your relations with others do you treat them as brothers and equals?

Peace

For three centuries, the Society of Friends has borne a testimony against war. A few Quakers, like William Penn, have occupied positions of public responsibility from which they have been able to lead a whole people into paths of peace. Other Friends, finding themselves at points of international tension, have been able to exert a reconciling influence as a result of their known policy of ministering to human need in wartime on both sides of the lines.

In 1948, when Arab and Jew were fighting bitterly in Israel, a Quaker relief worker went with an armed Israeli soldier to visit a needy Arab family. When they got to the Arab home, the soldier said he would wait outside: "They won't want to see me," he remarked. The relief worker went inside, and in a few minutes returned with the father of the Arab family, who invited the soldier in. Surprised and touched by this gesture of good will, the soldier entered the Arab hovel, leaned his gun against the wall, and sat down to a cup of coffee with the family. Unreasoning hostility was replaced by friendliness. Suspicion and fear were allayed by the reconciling influence of a person of good will.

Most of us may feel that we will never have such an opportunity to make our influence felt as a reconciling force between peoples. But peace grows out of love and trust and generosity and good will, and if these are not part of our individual daily lives, we can hardly expect peace in our time. It is fatally easy to fall back on the argument that there would be peace in the world if only the "bad men in the Kremlin" would say the word. Quakers have always been unable to shift the responsibility for peace to someone else. It is for us to say the word. We can start where we are to live, as George Fox did, "in the life and power that takes away the occasion of all wars." As individuals we can abide in love with our neighbors, banishing all traces of envy or jealousy, suspicion or greed or hatred. We can examine into our motives, as John Woolman said, to see "whether the seeds of war have any nourishment" in our attitudes towards other people and towards our material possessions.

Perhaps all of us should ask ourselves from time to time these Quaker Queries:

> What are you doing .. to understand and remove the causes of war and develop the conditions and institutions of peace?
>
> Do you live in the life and power which takes away the occasion of all wars? Do you seek to take your part in the ministry of reconciliation between individuals, groups, and nations?

The Queries relating to the basic Quaker testimonies of simplicity, silence, equality, and peace give us an outline of the individual's proper relationship to God and to his fellow men. If we can make these testimonies our own, then our daily lives will have richer meaning for each of us and for society as a whole.

****

Frederick B. Tolles is Director of the Friends Historical Library of Swarthmore College, Pennsylvania. This issue of QUAKER TESTIMONIES IN DAILY LIFE was prepared with permission from Frederick B. Tolles.

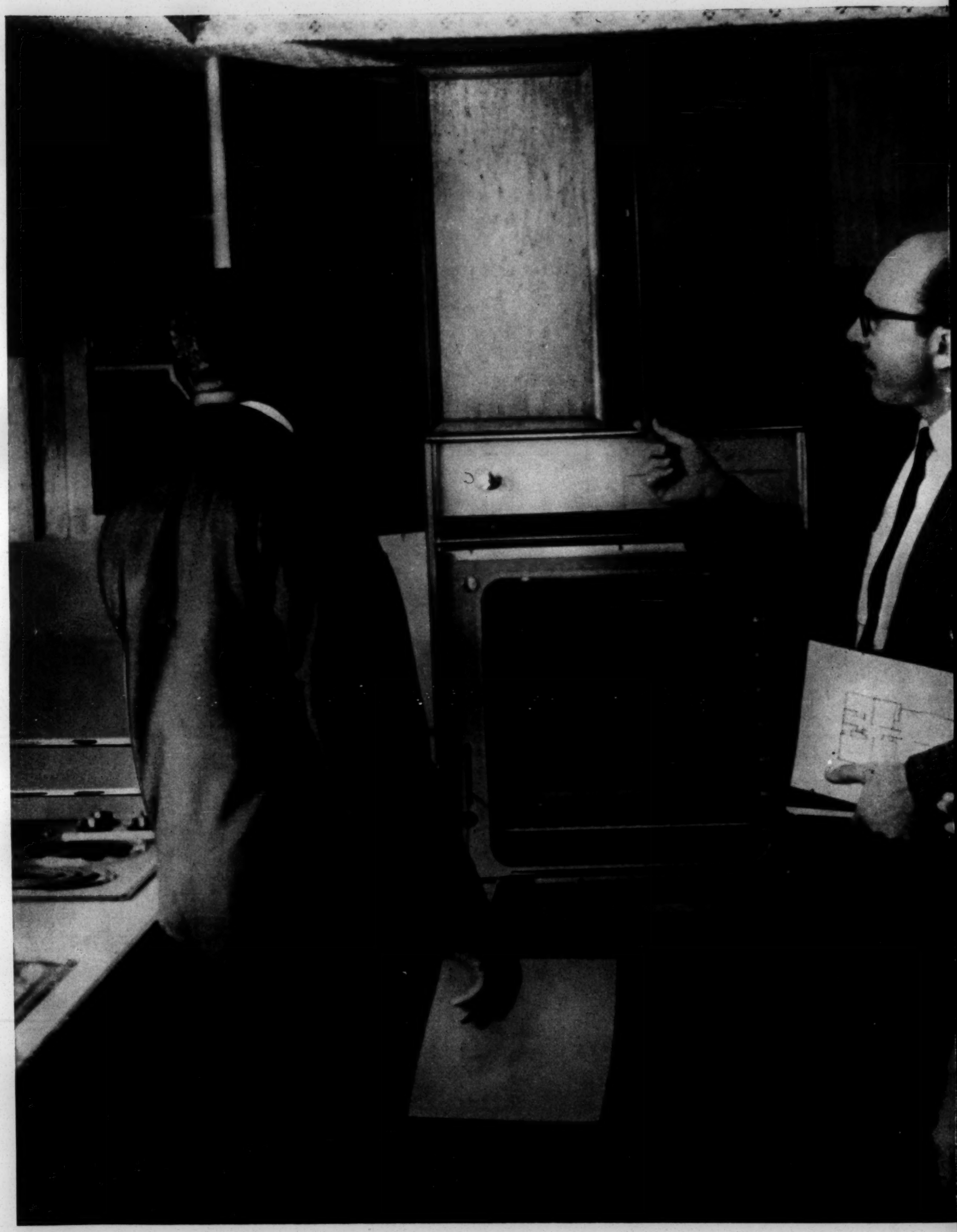
Personnel Department, American Friends Service Committee
October 26, 1964

House & Home
editorial reprint

Minority housing: a puzzling market starts to shape up

AMERICAN FRIENDS SERVICE COMMITTEE
COMMUNITY RELATIONS PROGRAM
Rm, 501, 41 Exchange Pl., S. E., Atlanta, Georgia 30308

Reprinted from February House & Home ©1965 by McGraw-Hill, Inc.



American Friends Service Committee, Paul Buck

Minority housing: a puzzling market starts to shape up

Most of the terrible things predicted to follow the two-year-old presidential order on nondiscrimination in the sale of federally assisted housing have not happened. But neither have most of the great gains expected for minority housing. The President's Committee on Equal Opportunity in Housing has accomplished little, because its enormous education-and-persuasion assignment got only a token budget and staff under former Pennsylvania Gov. David L. Lawrence.

But working with the idea of the Negro as a housing market has taught many builders a lot. Now, at least, we know the most important questions to ask:

1. If a suburban subdivision is honestly offered to all comers, will Negroes flock to buy? *No.*
2. If you sell any houses to Negroes, will you automatically lose your white buyers? *No.*
3. Does subdivision size affect the problem. *Yes.*
4. What income group is the strongest in the nonwhite housing market? *Upper middle and above.*
5. What are attitudes of FHA and leading mortgage lenders toward minority homebuyers? *Mixed.*
6. Can you build large sales volume in Negro housing? *Yes.* In integrated projects? *Yes—but.*
7. Is the desire for new housing being encouraged among Negroes by their community leaders? *No.*
8. Has any large integrated project done well? *Yes.*

HOUSE & HOME interviewed builders from coast to coast. Some were pioneers, others newcomers to the Negro market. *For more detailed answers based on their experience, plus a look at an award-winning integrated project, see the next six pages.*

COURTEOUS SALESMEN are important for first-time buyers entering the new house market.

continued

Builders, North and South, have tackled the minority market—and gained some hard-learned answers

The significance of these answers is that they are based, not on social theory, but on the hard realities of the marketplace.

1. Negro families have been slow to buy new suburban housing even when it is open to all buyers. In St. Louis, Builder Alfred H. Mayer made only seven of his 800 1964 sales (prices: $15,000 to $30,000) to Negro buyers. In Wilmington, Del., only a handful of Negroes have taken advantage of an open-occupancy policy quietly adopted by local builders. And in Baltimore, Marvin Gilman, builder of Sutton Place, a luxury apartment with an open-occupancy renting policy, reports: "When rumors were going around that over 40% of our tenants were Negroes, I was still trying to sign my first lease with a Negro family."

What's restraining Negro buyers? Builder Mayer says simply, "I'm sure the slowness of their move into new houses is due to economics." But other industry leaders point to another reason: fear of moving into an unfamiliar—and perhaps unfriendly—environment.

"For a Negro to move to the suburbs is to break away from his group and his security," says President Sheldon Rose of Edward Rose & Sons, Detroit builders. And Executive Director James Reynolds of the Colorado Anti-Discrimination Commission notes: "The average Negro lacks confidence that he could adjust to a new suburban community. I believe most Negroes prefer to live in town near their friends and social interests."

2. Large subdivisions can absorb a few Negro buyers without any appreciable effect on sales to whites. Builder Mayer did find that he often had to resell the lots next door to Negro buyers, and he has had some other cancellations. But he says, "Our volume lets us absorb this until we find unprejudiced white buyers."

Philadelphia Builder Hyman Korman has sold more than 100 houses in three months in his new Blue Bell Manor development in the Eastwick redevelopment area although the proportion of Negro buyers has held steady at about 7% to 8%. In Detroit there is a long waiting list, both Negro and white (although no notation is kept of race), for Sheldon Rose's Chateaufort townhouses. Eichler Homes' open-occupancy policy (H&H, Feb., '64) has never hurt sales in its many California subdivisions. And ten Negro buyers had no effect on the runaway success of Bill Levitt's 1,905-house project at Matawan, N.J.

3. Small projects (20 to 30 houses) may have a much more serious sales problem with integration—even when the percentage of Negro buyers is no greater than in a large development. One St. Louis builder, Fisher & Frichtel, built a 35-unit townhouse project in St. Charles, Mo., then found that not enough whites would buy, and not enough Negro prospects could qualify. Many builders—particularly in the South—avoid building for Negroes because they fear that it will hurt their sales to whites, even in completely different areas. Rejection by white buyers, plus inability to find enough qualified Negroes, is the biggest fear of small builders entering the open-housing field.

4. Sales to Negroes are strongest in the upper-middle and upper-income brackets. St. Louis Builder Mayer's seven Negro buyers all bought his same top-priced, bestselling model. In Atlanta, where the market for Negro housing is strong (although the segregated pattern is unbroken), Alexander Associates sold 28 houses at $25,000 to $45,000 in the first two months after opening an 88-home subdivision. The same company is now starting an apartment for Negroes that will command rentals of $110 to $130—about $40 higher than present local levels.

Los Angeles Builder Ray A. Watt has sold 1,200 houses to Negroes in ten years—almost all at $21,000 to $27,000. And Cleveland's Federal Homes has moved into the $24,000-to-$30,000 custom market. Previously Federal sold some 500 houses in six years by tapping a vast pool of Negro veterans who had not used their VA eligibility.

In the low-income minority market, two excellent townhouse projects, built in Wilmington, Del., by NAHB Vice President and Treasurer Leon Weiner and Local NAHB President Sidney Paul, took more than five years to sell out. Says Weiner: "I think we should have aimed at a higher-price market." California's Ned Eichler—who, with his father, pioneered open housing—says, "There is no big market for low-cost new housing for minority groups in California."

5. Mortgage money can still be a problem, although FHA has liberalized its credit criteria for minority buyers. Wilmington's Sidney Paul complains, "If FHA had used different credit criteria from the beginning, my subdivision would have been closed out a year ago. Now that they have changed and are demonstrating their moral responsibility, one of the most disheartening things is to send FHA-approved cases to large lenders and have them rejected because of credit disapproval. I had to shop these cases around to many lenders and pay exhoribitant points to get them placed. I feel this is a sad situation."

On the other hand, Bankers Mortgage Co. of California has agreed to accept all FHA- or VA-approved buyers in Barrett Homes' award-winning Richmond subdivision *(see p. 80)* for placement with major lenders like Bank of America and the Bowery Savings Bank. And Builder Ray Watt notes, "Lenders are gaining confidence and knowledge of the credit risks involved. In the past we had to put more of our own money into the program and pay higher fees for this financing."

Philip Emmer of Gainesville, Fla., has set up an experimental program (NEWS, Jan.) with FHA and the Kate Maremont Foundation to permit homebuying by families who do not pass credit checks but whom the builder considers good housing risks. Back of Emmer's effort is his conviction that low-income minority buyers should have credit criteria different from those of middle-class white buyers (less emphasis on retail credit judgments, garnishments, used-car repossession, etc.). Most upper-income Negro buyers now qualify as easily as whites for mortgage money.

Louisville Builder James S. Taylor notes that FHA and VA tend to downgrade a second source of family income—a significant point because among Negro homebuyers many wives hold jobs *(see p. 82)*. But, Taylor says, conventional lenders accept working wives or second jobs as reliable income sources.

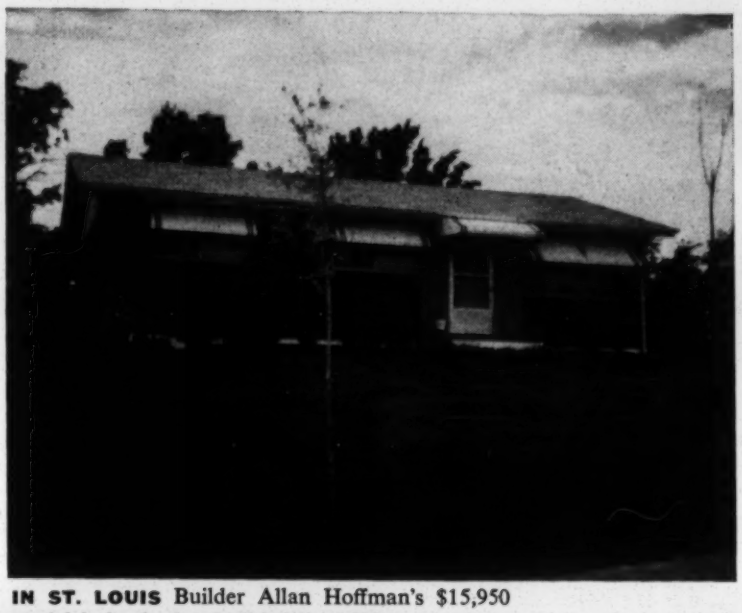
6. Some builders report impressive sales in the Negro market—but only in all-Negro developments. Chicago's Arch Hermanns has delivered 900 houses in his Maple Park project, where prices range from $16,500 to $40,000. He finds no objection that all buyers are nonwhites.

"They're like the foreign communities of a few years back, where national groups preferred to live together," says Hermanns. "I find little interest in integration in my projects. All the buyers want is the right to pull themselves up by the bootstraps without outside interference."

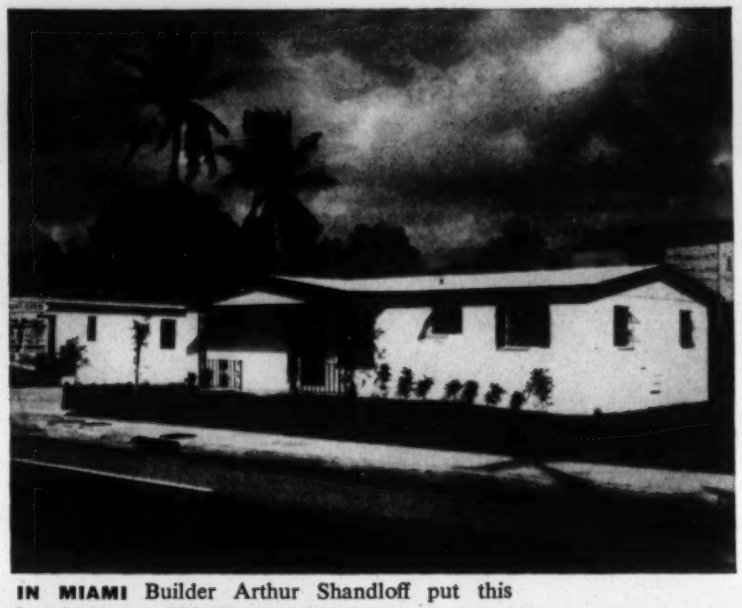
Allan R. Hoffman, president of St. Louis County Realty Co., has built and sold 350 houses ($13,950 to $38,500)—mostly on vacant tracts. He says his biggest problem is finding land acceptable to his increasingly critical buyers.

Both of Ray Watt's Los Angeles projects are all Negro, but "not by design," says Watt. "We just build houses and sell them to whomever wants them." Watt's projects consistently draw about an equal number of Negro and white lookers—primarily because he never mentions race in his advertising. He expects to make roughly 2,000 sales to Negroes in the next six years. In Charlotte, N.C., Builder Charles Ervin sold 46 houses averaging $15,200 within six months after opening a new subdivision. He had started with a lower-priced Negro project and found that

Here are four examples of houses that builders are selling to the minority market

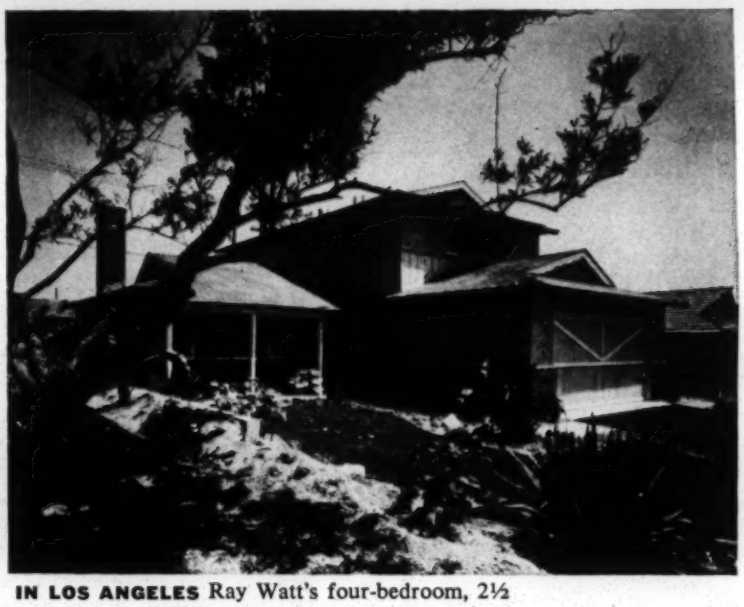


IN ST. LOUIS Builder Allan Hoffman's $15,950 model is in the local all-brick tradition.



IN MIAMI Builder Arthur Shandloff put this four-bedroom, $13,400 model downtown.

IN SAGINAW, MICH. American Redevelopment Corp. sold 10% of its duplexes to white buyers.



IN LOS ANGELES Ray Watt's four-bedroom, 2½ bath Del Amo Hills model sells for $27,995.

many prospects wanted better houses, on bigger lots.

7. Negro leaders still give secondary importance to new housing —integrated or not. Jack Wood, associate executive director of the National Committee against Discrimination in Housing, says the Negro community has given highest priority to education and job opportunities but claims that government—both local and federal —could do more to encourage integrated housing: "If they had spent the same effort in the past two years to break down segregation in housing that they spent for 25 years in encouraging it, we would have gotten a lot further."

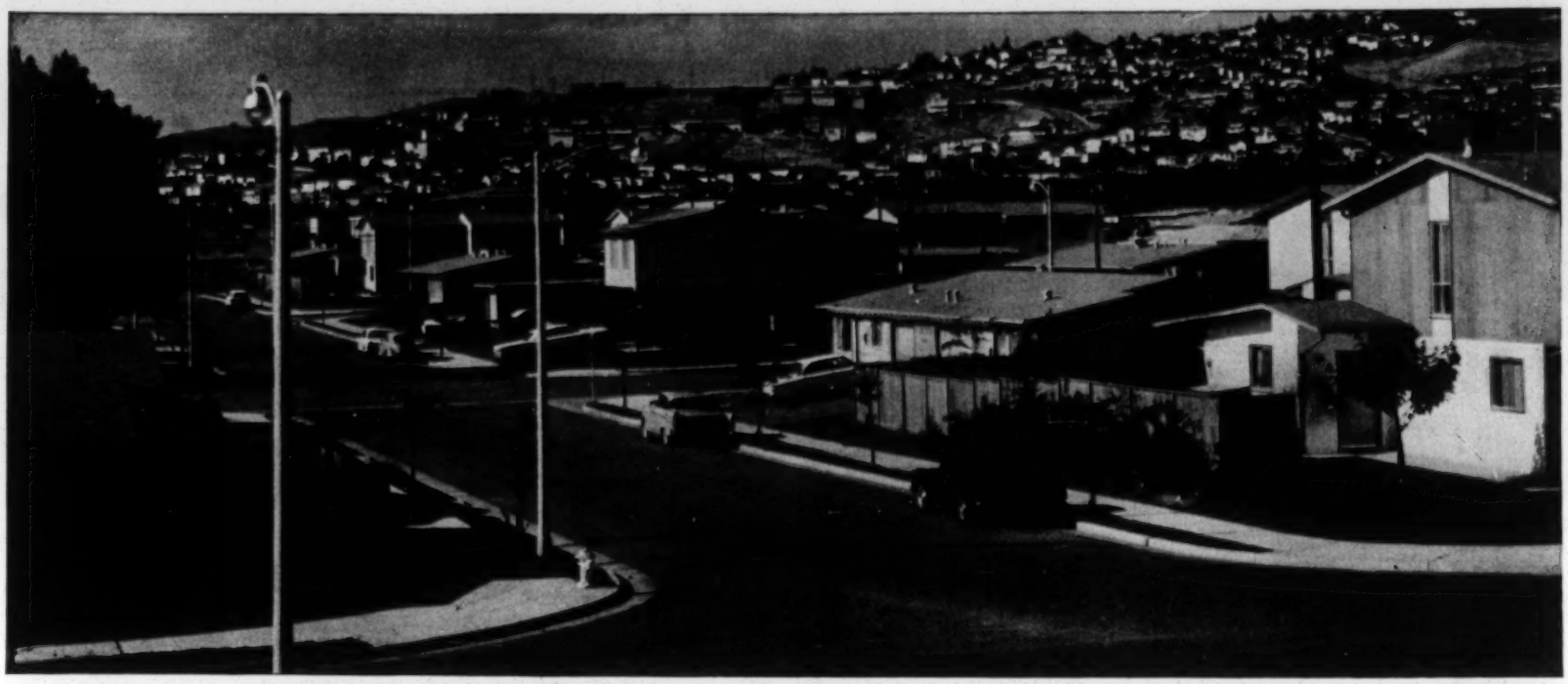
A ten-city HOUSE & HOME roundup of builders in the Negro market brought unanimous agreement that the Negro community was doing little to motivate families to buy the new housing their incomes would permit. Even in states with strong fair-housing laws, few minority families are seriously trying to buy new houses (*see above*). There is some feeling that Negro community leaders (clergymen, politicians, businessmen, etc.) are not too eager to see the most stable families abandon the central city for suburbia.

One Miami builder, Arthur Shandloff, has sponsored Sunday afternoon lectures in the city's Negro area to convince potential buyers that they can have the housing they need at down payments and terms they can afford. And Ray Watt says, "Many Negroes don't believe they are qualified to buy, so the salesman must prove it to them."

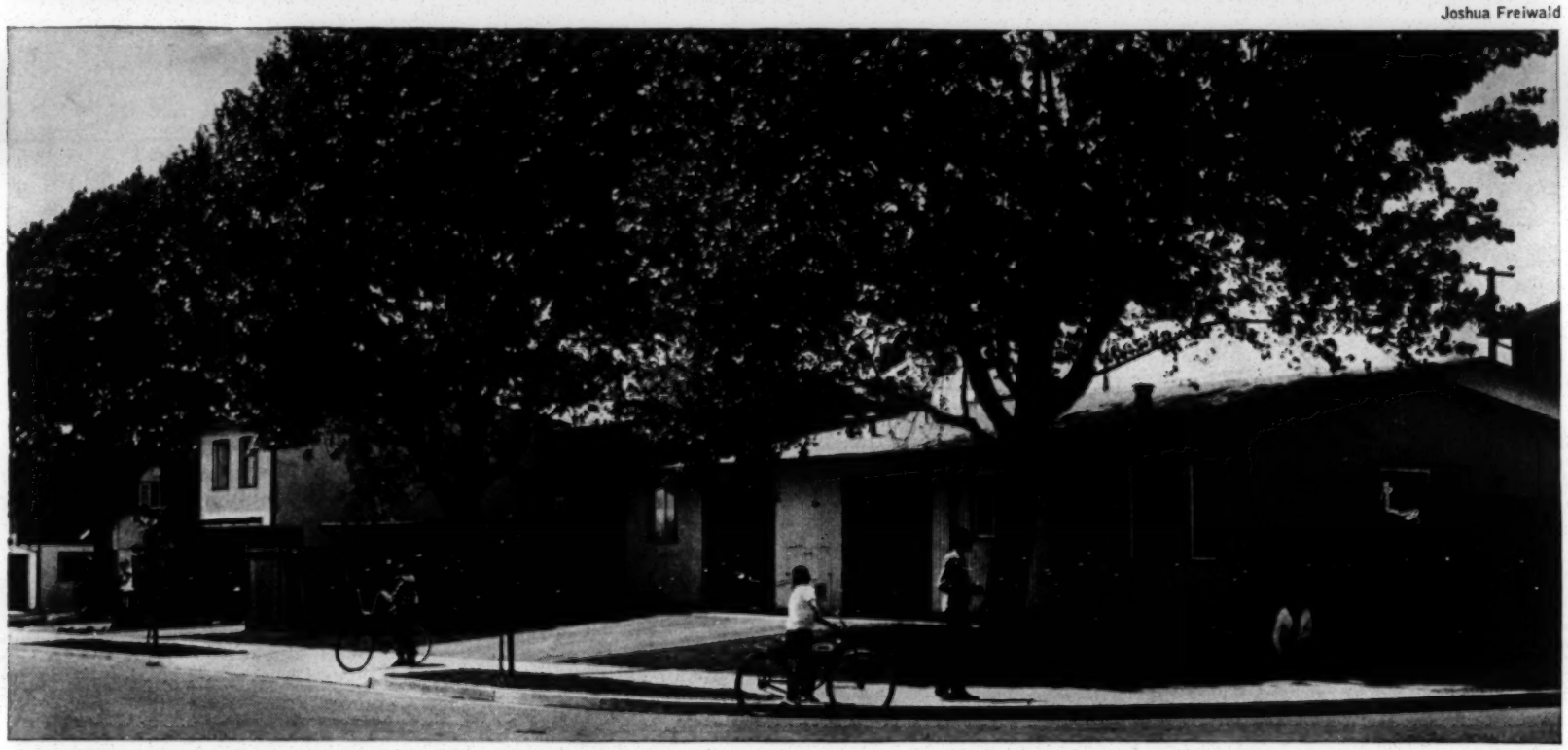
8. Major integrated subdivisions are still rare. Even when many white prospects are attracted to open-occupancy projects, they turn away when they see a preponderance of Negro buyers. But whites are likely to put aside their objections when terms are better than those normally available. For example, Detroit's American Redevelopment Corp. sold 10% of its 221d3 houses *(above)* to white buyers. The same pattern is true in New York State, where Mitchell-Lama middle-income projects attract buyers and renters of all races. Says one builder: "There is a point where self-interest outweighs prejudice."

For a look at a 450-house subdivision that sells on an integrated, nonquota basis, turn the page.

continued



Joshua Freiwald



ROOFLINE VARIATIONS and various building types eliminate the monotony that characterizes many tract developments.

This may well be the best integrated subdivision in the entire country

But it didn't get that way overnight; there are no instant successes in this field. Builders Richard and John Barrett put ten years' effort into Richmond, Calif.'s Plaza I and II, and Parkview urban redevelopment areas *(above)*, before they could say, "The operation is finally making money."

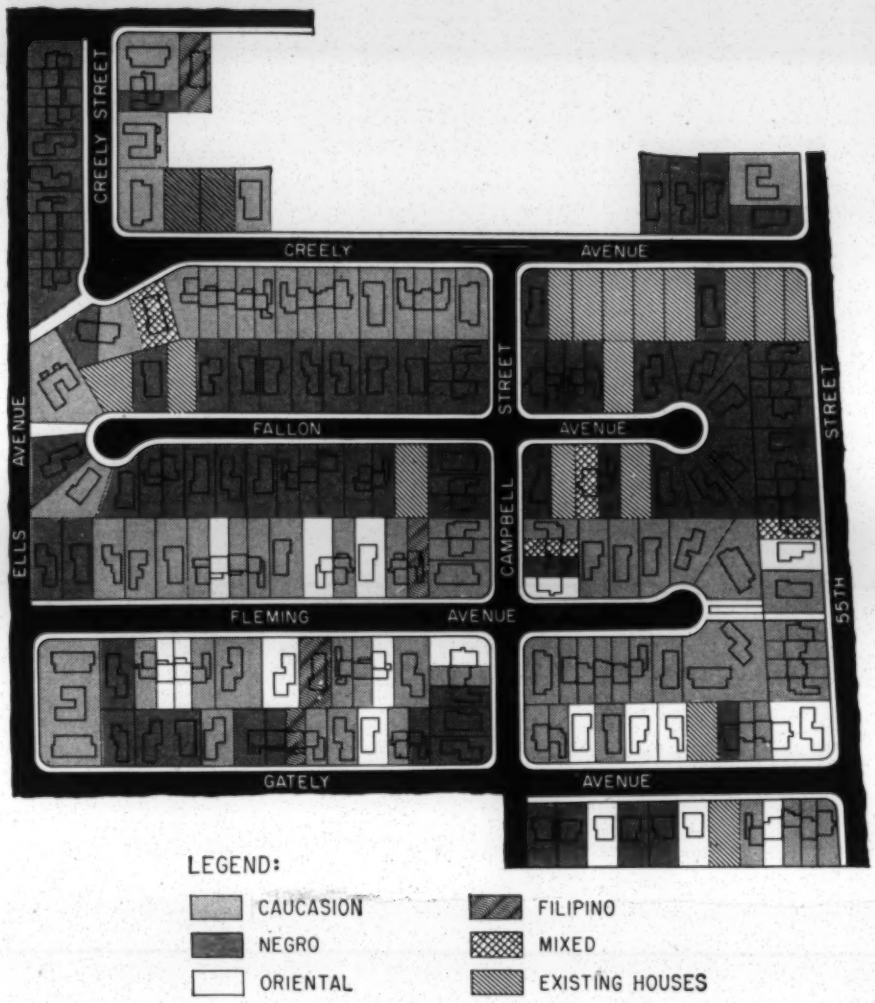
After a full decade, they now have 450 houses sold, at prices that range from $14,750 to $32,000. "Today we're selling over 100 houses a year, and the rate is increasing," says Barrett Vice President John Tolan. "Also, we will soon start a 357-unit 221d3 rental apartment which we will sell to the Kate Maremont Foundation (NEWS, Jan.) under a turnkey arrangement. This should add to the appeal of the entire project."

Like all pioneers in urban renewal and the uncharted world of integrated housing, Barrett found that delays and red tape in public agencies, plus gaps in marketing knowledge, doubled estimated construction time. Their four projects are on waterfront land previously used for temporary World War II housing. It was a full year from the day they bid on the first section until they took title; it was another full year before their first sale.

Vice President Tolan feels that there are two big reasons for the success of the project today. The first lies in the changed attitude of major mortgage lenders. Where previously FNMA was the only market for their mortgages, they now have $3 million in commitments through Bankers Mortgage Co. of California for placement with Bowery Savings Bank and a few others, plus $1½ million direct from the Bank of America. Bankers Mortgage is paying the full FNMA price of 98¼. But even more important, they have agreed to accept every buyer approved by VA or FHA, and will give consideration to the income brought in by working wives, as well as the often-held second job of the husband.

"Second big reason for our increased success this year," says Tolan, "is the increasing number of buyer referrals from our residents. We have been able to cut our advertising and promotion costs and spend less to attract good prospects."

Barrett's experience has taught them four important rules for success in an inter-racial project:

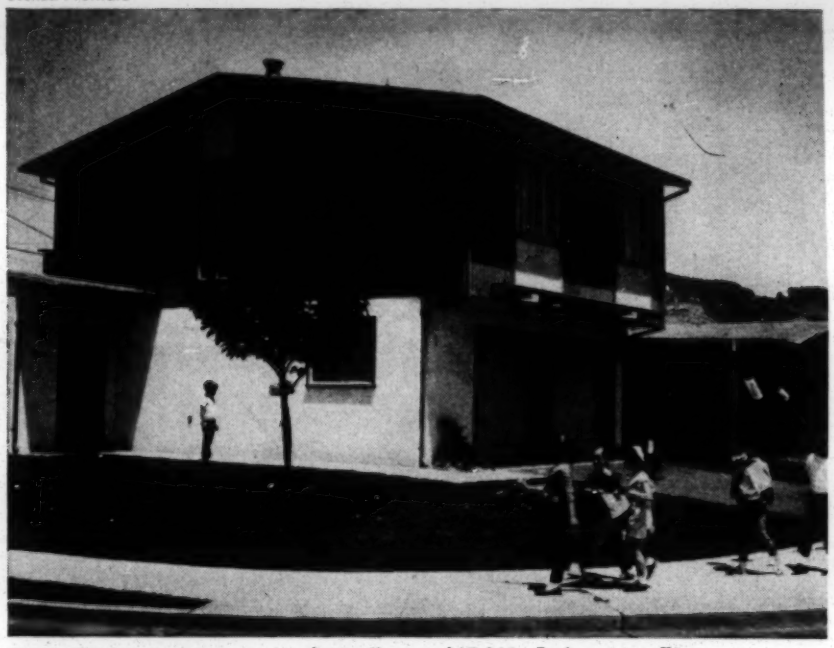


RACIAL CHART shows no strong pattern of clumping in Parkview. Cul-de-sac land and street plan replaced the original gridiron.

Karl H. Riek

LIVING-DINING AREA in a three-bedroom, $17,200 model, with a beamed ceiling and sliding glass doors opening to a rear patio.

Joshua Freiwald



TWO-STORY HOUSE was a bestseller at $17,300. It has an offset entry, left, double garage, three bedrooms and 1½ baths.

1. Get the best in design. All the houses in the three areas were designed by top architects, Donald Hardison and Vernon Demars, and have won many honors (including a First Honor Award in the 1960 Homes for Better Living design program).

2. Don't build to the bottom of the market. With houses ranging up to $32,000, both Barrett and the Richmond Redevelopment Agency are obviously aiming at middle- and upper-middle income families. In fact, the agency bought up and demolished 60 post-war minimum-quality houses in the area that did not meet the standards they had set for the Barrett houses.

3. Don't try to achieve some artificial quota. White prospects' decisions to buy are not based on a token number of nonwhites, but on the appeal and value of the housing. "We tried to save every interested white prospect, but never turned down a nonwhite because of percentage. We don't believe such juggling can work."

4. Use the same sales methods as in any subdivision. Barrett sales personnel are trained to treat all customers alike, and the model house area has four to six furnished, landscaped models open at all times to give buyers the widest choice.

Barrett is still warily assessing some possible hazards to volume sales, principally the depth of the market for integrated housing in their higher price brackets. Although 50% of their Negro buyers are professionals or technicians, statistics *(p. 82)* indicate that only 3% of San Francisco-Oakland Negroes are in those occupations, which means they may have already sold most of these prospects. But the growth of job opportunities in education and government for nonwhites in the area convinces Barrett that the 3% figure may not reflect the percentage today—and tomorrow.

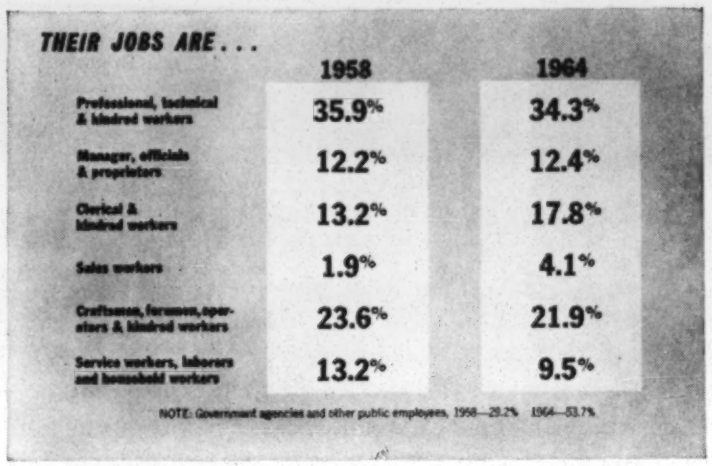
Another concern is a rise in the average age of their buyers from 33 in 1958 to 40 years old today, since this age group is a declining part of the population. They feel the rental units in the 22ld3 apartments will help them attract more young families.

One solid advantage: they approach the future with accurate, in-depth information on their buyers, six years in the gathering.

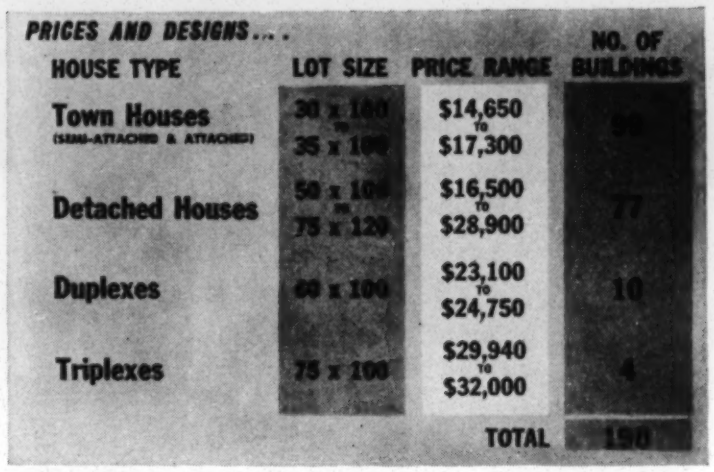
For a look at 14 significant charts on the makeup, occupations and incomes of 190 of Barrett's buyers, please turn page.

continued

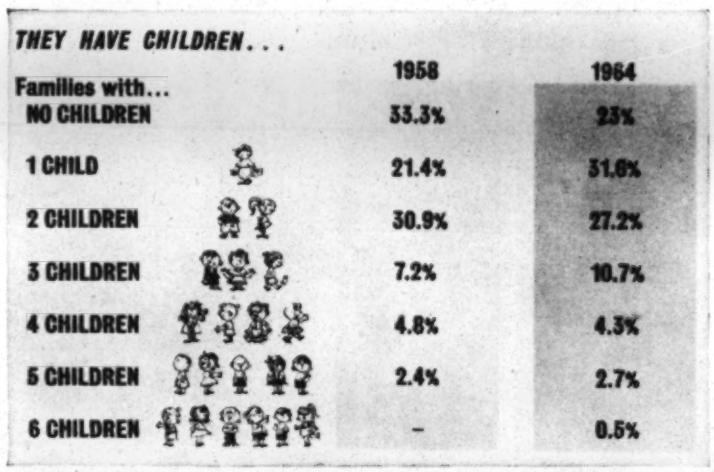
These charts show that integrated housing buyers are much like all buyers



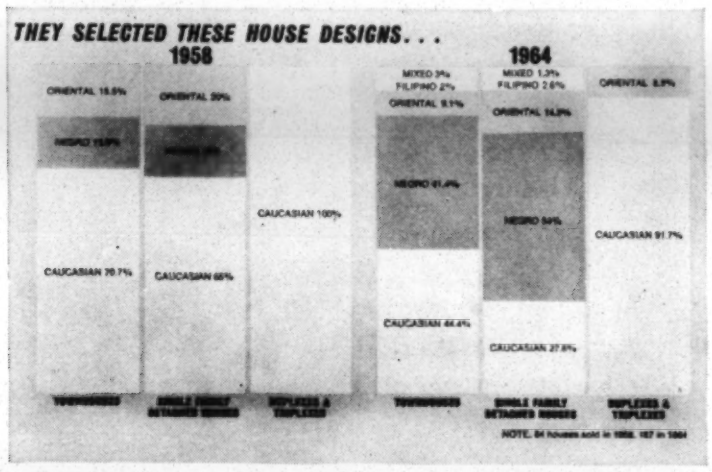
JOB OPPORTUNITIES are growing, as shown by the increase in the clerical and sales fields and the drop in laboring categories.



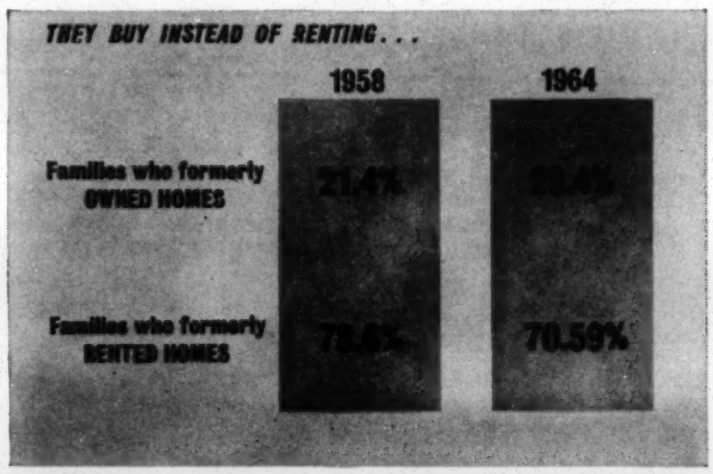
HOUSE PRICES show sales' concentration in medium-price range but lowest-price model ($14,650) was dropped for lack of sales.



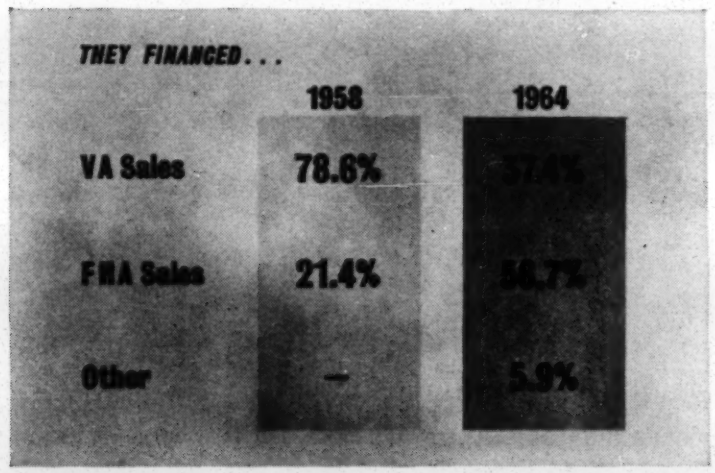
FAMILY SIZE is similar to any population cross-section. Only 7.5% have four or more children, and 81.8% have two or fewer.



HOUSE DESIGN breakdown reflects growth of sales to Negroes. Lower incomes have kept them from buying duplexes and triplexes.



SECOND-TIME BUYERS now account for three out of ten sales, reflecting equity built up in earlier purchases of existing houses.



NATIONWIDE DROP in VA sales is duplicated in Barrett buyers, but percentage of conventional loans is lower than national average.

Here is the best study yet of buyers in a major integrated subdivision

The statistical information dramatized in the charts on these two pages may well be Barrett Construction's greatest contribution to the market for open occupancy housing. For the first time, a reliable sampling (190 families) has been made of occupational and financial similarities and differences among white, Negro and oriental buyers in the same project. Even more important, the continuing research program shows some changing patterns in the six years between 1958 and 1964—changes that builders can project into present and future marketing tactics.

Of special importance is the growing number of nonwhite families who have moved into the white-collar and managerial ranks, primarily in government. Two-thirds of Parkview's Negro buyers are professional, technical or clerical workers, although only 11% of the Negroes in the San Francisco Bay area fall into this category. FHA and some mortgage lenders acknowledge what Barrett's research proves: working wives are common in a large percentage of minority-group homebuyers, and their incomes can and should be considered in qualifying for a mortgage.

Negroes' jobs and incomes are better

OCCUPATIONAL BREAKDOWN...

	WHITE	NEGRO	ORIENTAL	% [illegible]
Professional, technical & kindred workers	31.6%	50%	75%	3.3%
Manager, officials & proprietors	16%	-	12.5%	1.9%
Clerical & kindred workers	18.4%	16.7%	-	7.7%
Sales workers	2.6%	-	-	1.8%
[illegible]	21%	16.7%	12.5%	32.1%
[illegible]	10.5%	16.7%	-	40.4%

DISTURBING STATISTICS (at right) are still-low percentages of Negroes in better jobs, but figures may be out of date today.

EACH FAMILY EARNS...

	1958	1964
CAUCASIAN	$7,176	$10,143
NEGRO	8,292	10,273
ORIENTAL	6,048	8,800
FILIPINO	6,720	9,000
MEDIAN INCOME	$7,200	$9,946

EARNING POWER of Barrett buyers proves you can attract stable families with good incomes to in-town renewal area housing.

FINANCIAL PREFERENCES...

	VA	FHA	Conventional
CAUCASIAN	38.2%	55.3%	6.6%
NEGRO	42.7%	53.7%	3.7%
ORIENTAL	19%	66.7%	14.3%
FILIPINO	—	100%	—
MIXED	50%	50%	—
TOTAL	37.4%	56.7%	5.9%

MORTGAGE PREFERENCES of white and Negro families are similar, except for conventional loans on highest priced houses.

THEY MADE THESE DOWN PAYMENTS...

	1958	1964
NO Down Payment	10.7%	26.7%
Under $700	66.7%	36.4%
$700-$2,000	15.1%	22.5%
Over $2,000	[illegible]	14.4%

DOWN PAYMENTS show increase in no-down VA's, but at same time large down payments on expensive houses also jumped.

Negro wives' income is very important

THEIR WIVES WORK...

	1958	1964
Caucasian	26.7%	27.6%
Negro	72.7%	59.8%
Filipino	33.3%	50%
Oriental	14.3%	14.3%
Mixed	—	50%
% of Total	[illegible]	41.1%

WORKING WIVES are increasing overall, but Negro percentage is dropping, possibly reflecting growing earning power of husbands.

INCOME, NEGRO...

	HUSBAND	WIFE
0 to $999	0	[illegible]
$1000 to $1999	0	[illegible]
$2000 to $2999	0	[illegible]
$3000 to $3999	0	[illegible]
$4000 to $4999	2	[illegible]
$5000 to $5999	8	[illegible]
$6000 to $6999	19	[illegible]
$7000 to $7999	20	[illegible]
$8000 to $8999	15	[illegible]
$9000 to $9999	10	[illegible]
$10000 to $10999	3	[illegible]
$11000 to $11999	1	[illegible]
$12000 and above	4	[illegible]
MEDIAN INCOME	$7550	[illegible]
FAMILY MEDIAN INCOME [illegible]		

NEGRO WIVES are likely to work (59.8%), and their income gives their families the highest average income (*chart at left*).

INCOME, ORIENTAL...

	HUSBAND	WIFE
0 to $999	0	[illegible]
$1000 to $1999	0	[illegible]
$2000 to $2999	0	[illegible]
$3000 to $3999	0	[illegible]
$4000 to $4999	0	[illegible]
$5000 to $5999	3	[illegible]
$6000 to $6999	3	[illegible]
$7000 to $7999	0	[illegible]
$8000 to $8999	0	[illegible]
$9000 to $9999	3	[illegible]
$10000 to $10999	1	[illegible]
$11000 to $11999	0	[illegible]
$12000 and above	1	[illegible]
[illegible]	[illegible]	
[illegible]		

ORIENTAL WIVES usually do not work (only 14.3% do), and as husbands earn little more than Negroes, total income is lower.

INCOME, CAUCASIAN...

	HUSBAND	WIFE
0 to $999	0	[illegible]
$1000 to $1999	0	[illegible]
$2000 to $2999	0	[illegible]
$3000 to $3999	0	[illegible]
$4000 to $4999	0	[illegible]
$5000 to $5999	3	[illegible]
$6000 to $6999	14	[illegible]
$7000 to $7999	19	[illegible]
$8000 to $8999	14	[illegible]
$9000 to $9999	4	[illegible]
[illegible]	3	[illegible]
[illegible]	4	[illegible]
[illegible]	14	[illegible]
[illegible]	[illegible]	

WHITE WIVES also are employed (27.6%) in very similar income brackets as Negro wives. Only three women earn above $7,000.

FORTUNE SEPT '66
VOL. LXXIV NO. 4

That Word "Ghetto"

If you want to solve a problem, it helps to know what the problem is. We are prompted to make this elementary observation because a lot of social resources are going into floundering efforts to solve misunderstood problems. We are thinking particularly of housing segregation.

It would help to clarify this harmful and harrowing situation if in discussing it we could eliminate the word "ghetto." It befogs the problem and so impedes progress toward a solution. "Ghetto," a word of Italian origin, originally meant a section of a city in which Jews were required by governmental authority to live. What is objectionable about applying the term to the Harlems and Wattses of the U.S. is that it fosters misunderstanding of the social dynamics of segregation. Housing segregation is widely thought of as resulting from an unwillingness on the part of whites to sell or rent to Negroes. In keeping with the misconception, the remedy is misconceived as being some use of governmental power to compel whites to sell or rent to Negroes. Open-housing laws, including the housing provision of the pending civil-rights bill, represent efforts to apply this supposed remedy.

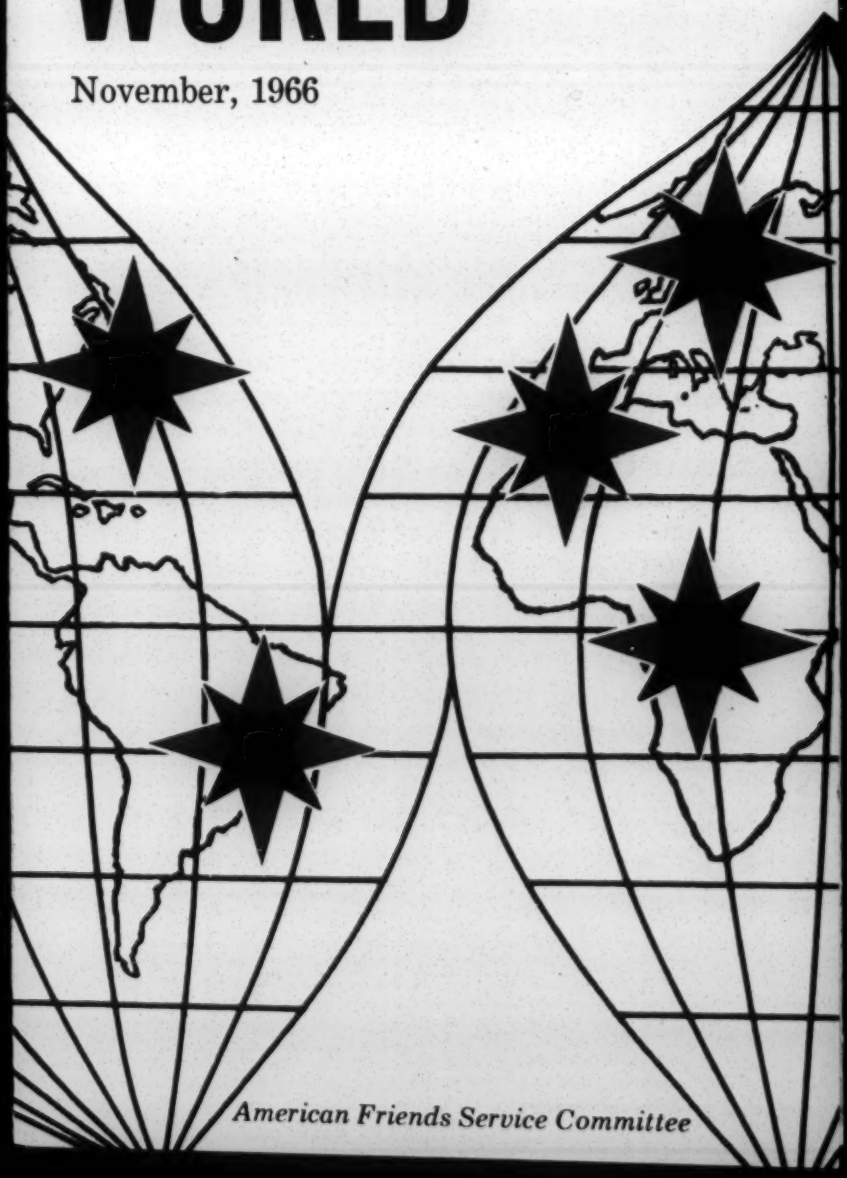
Worthy as the intentions behind them may be, they are not likely to achieve much. The basic social force that creates housing segregation is not so much white unwillingness to sell or rent to Negroes as white unwillingness to move into a neighborhood once Negroes have begun moving into it. Those most addicted to use of the word "ghetto" appear to be unaware that most of the all-Negro neighborhoods in U.S. cities were once all-white. In each such neighborhood, there must have been a first Negro family, then a second, and so on. The neighborhood was, temporarily, "integrated." The problem, clearly, was not that nobody would sell or rent to a Negro. The problem was that as whites moved away, no white replacements moved in, and so, inexorably, the neighborhood became, in the jargon, a "ghetto." This sad and ugly story has unfolded on thousands of city blocks over the years, and it will keep on unfolding, in cities and suburbs, as long as those who propose the public solutions for housing segregation fail to see the problem clearly.

The problem is not how to open all-white neighborhoods to Negroes, but how to keep them, once integrated, from becoming all-Negro neighborhoods. The motivations that make owners of property in an all-white neighborhood unwilling to sell or rent to Negroes would greatly diminish in force if the owners and their neighbors could feel sure that replacement of whites by Negroes would stop before the neighborhood became predominantly Negro.

Clearly, what is needed is some social arrangement for encouraging whites to be willing to buy houses or lease apartments in neighborhoods that Negroes have moved into. We do not suggest that working out such an arrangement will be easy, but, as we said, it helps to recognize the problem.

AFSC AROUND THE WORLD

November, 1966



American Friends Service Committee

AMERICAN FRIENDS SERVICE COMMITTEE, INC.

41 Exchange Place, S. E., Atlanta, Ga. 30303

TELEPHONE 523-6629

Employment on Merit Program
NOYES COLLINSON, *Director*

Southeastern Regional Office
1818 S. Main St.
High Point, N. C.

23 February, 1967

T.M.Alexander,Sr.
208 Auburn Avenue
Atlanta, Ga.

Dear Mr. Alexander:

We appreciate your acceptance of our invitation to meet informally with some 15 of our housing staff from various sections of the country in the conference room of the Southern Regional Council, 5th floor, 5 Forsyth Street from 10:00 A.M. to 12 Noon Monday, March 6th.

We expect some 15 Atlanta businessmen, industrialists, educators or there representatives and also a few federal agency personnel concerned with employment and housing to join us as resource people as we explore together the issue of open occupancy, with particular reference to employment and jobsites.

The enclosed material may serve as background for our deliberations as we exchange points of view and suggestions for effecting fair housing not only in Atlanta, but nationwide.

If there are questions I might answer in advance please call me at the above number. Unless we hear to the contrary we shall hope to see you Monday, March 6th.

Sincerely yours,

Noyes Collinson

Noyes Collinson

AT NATIONAL HEADQUARTERS

GILBERT F. WHITE, *Chairman* • HENRY J. CADBURY, *Honorary Chairman* • CLARENCE E. PICKETT, *Executive Secretary Emeritus* • COLIN W. BELL, *Executive Secretary*

Low-Cost Housing

Spread Low-Rental Housing Throughout City, Negroes Ask

By ALEX COFFIN

After a two-hour tour of eight possible low-income rental housing sites, Negro leaders told Mayor Ivan Allen Jr. calmly but firmly that the city should spread such housing throughout the city—including the northeast.

And, the Negroes added, the city should work with school and park officials to insure that youngsters moved into the low-income rental housing will have proper recreational and educational facilities.

Mayor Allen and other city officials talked for about an hour with the local leaders of the National Association for the Advancement of Colored People after the tour.

Allen and the NAACP leaders were meeting for the second time after critical words were passed back and forth a few weeks ago. Cecil Alexander, chairman of the Housing Resources Committee, was instrumental in setting up the meetings.

In addition to Allen and Alexander, touring were Dr. A. M. Davis, president of the local NAACP branch; the Rev. Sam Williams, past president of the same group; the Rev. Amos Holmes, chairman of the NAACP's housing committee; M. B. Satterfield, executive director of the Atlanta Housing Authority, and Gilbert H. Boggs Jr., also with the authority.

Satterfield told the Negroes that to provide housing as quickly as it is needed, the city must rely on private developers and the developers simply haven't found suitable sites at a reasonable price.

Davis called on the mayor to back the efforts of the Community Relations Commission to stabilize racially mixed neighborhoods in the Cascade-Sewell Road area.

Davis, while criticizing the housing authority's past record, said after the session, "We're not negative. We want housing built, but to the advantage of the poor."

He expressed hope for future developments and added that Robert C. Weaver, secretary of the U.S. Department of Housing and Urban Affairs, had assured him he (Weaver) was checking into the complaints of discrimination in housing here.

LOOK AGAIN

"Tell them to look again," Williams said.

When Satterfield said the city was doing all it could to find sites throughout the city, Williams quizzed him in detail. "This is important if you subscribe to the principle of finding sites all over the city!"

Davis told a reporter after the meeting that, although the tour was informative, what he saw was "far short of what we want." He added that he believes federal officials have made it clear to Mayor Allen that he must work with the Negroes.

Satterfield said that insuring that adequate schools and parks would be located adjacent to new low-income housing sometimes is "a little beyond us."

HITS CRAMMING

"You've got to stop hiding behind divisions of government" to perpetuate situations of Negro youngsters "crammed into schools and being on double sessions," Williams said.

"Should we not build until we get promises?" Satterfield asked.

"Do more to get the schools committed," Williams said. "We've no more room to swallow the type of education our youngsters have been forced to accept in the past."

Holmes assured the mayor that there will be "no effort on our part to block projects just to block them."

Low Income Housing

The Atlanta Constitution

Date
May 8, 1967

Opposition To Housing Held Serious

To reach the goal of 16,800 new low-income housing units in the next five years, the city must overcome opposition of single family home owners, problems of zoning and demands to spread the housing throughout the city, a city official believes.

Col. Malcolm Jones, city housing coordinator, said that, of 14,766 total low-income units proposed, 6,504 are in "serious difficulty . . . due to objections from various sources."

Jones said of the 7,109 "in sight," 1,243 have run into opposition.

Developers have requested a meeting with city aldermen to discuss problems, including zoning, faced by the developers. The date hasn't been decided, Jones said.

Jones told the executive committee of the Housing Resources Committee last week that "There's no question that the land (for low income housing) is there, but not where people want or zoned for it."

The Department of Housing and Urban Development's policy of discouraging location of public housing in areas of racial concentration is another problem, Jones said.

Jones cited figures from the City Building department on total permits issued for all types of housing to show that units aren't being built as fast as needed. He gave these figures for permits for total dwelling units: 1963, 9,129; 1964, 3,829; 1965, 2,656; 1966, 2,382, and through March of 1967, 937.

AMERICAN FRIENDS SERVICE COMMITTEE
ATLANTA COMMUNITY RELATIONS PROGRAM

MEMORANDUM

February 19, 1968

TO: Advisory Committee

FROM: Noyes Collinson

AUBJECT: Buffet Supper Meeting - 2/27/68

Persuant to the Steering Committee's recommendation, there will be a no host BUFFET SUPPER, 5:30 P.M., TUESDAY, FEBRUARY 27th in the Conference Room of the Georgia Council on Human Relations, 1st floor, 52 Fairlie Street.*

Gold's Restaurant will cater a simple buffet supper ($1.50 per person). By 3:30 Monday, February 26th, we must give Mr. Gold a guarantee on the number of persons to be served. Will each of you, please, telephone your reservation Wednesday or Friday, if possible, or at the very latest, BEFORE NOON, MONDAY, FEBRUARY 26th?

AGENDA

I. Program Emphasis

A. Fair Housing

1. Intensify formation of neighborhood open occupancy committees.#
2. Status of plan for area-wide "Good Neighbor Pledge" through religious groups.
3. Cooperation of industry in working toward open occupancy as one aspect of "affirmative action" mandatory in Title VII, Civil Rights Act of 1964.

B. Employment on Merit

In addition to local governmental bodies (city, county, state), which categories need such services as AFSC can offer with a part-time staff person? For the present, I am continuing as Consultant to Atlanta University's Economic Development and Business Services Center on a part-time basis.

II. Personnel

The Fair Housing Program needs a full-time director to replace Xernona Clayton. Advisory Committee help is needed in recruiting competent candidates promptly.

* 52 Fairlie Street is midway between Marietta and Walton Streets. There are parking areas in the immediate vicinity.

\# Fair Housing Handbook. We are in short supply of this manual. Will members having a copy please lend them for use in setting up new neighborhood units until additional copies can be obtained.

A M E R I C A N F R I E N D S S E R V I C E C O M M I T T E E

ATLANTA COMMUNITY RELATIONS PROGRAM
ADVISORY COMMITTEE MEETING

5:30 P.M., Tuesday, February 27, 1968
Conference Room, Georgia Council on Human Relations
52 Fairlie Street, Atlanta

MINUTES

Attending: Henrietta Canty, Henry deGive, Richard Hocking, Verdree Lockhart, Winifred McPhedran, Chilton Ryan, Moreland Smith, Ralph Spillman, Alice Washington. Guest: Ike Saporta. Staff: Noyes Collinson.

A buffet supper was catered. Because of the delay of Chairman Henry deGive in arriving, Noyes Collinson presided. Certain items which had arisen since the agenda was mailed were included in the revised agenda.

39.1 Housing Staff: In discussing possible sources of recruitment of candidates to succeed Xernona Clayton on the housing desk, there was consensus that if there is to be a two-man staff, it should be bi-racial. However, if the budget restrictions make possible only one staff person, there was also consensus that race is less important than finding the best person for the post and that his or her "commitment" to the task plus qualifications as to skills and experience should be the determining factors. There was general agreement that the housing picture in Atlanta at the moment insofar as open occupancy is involved is crucial and the momentum which has developed should be sustained and every possible opportunity taken advantage of.

39.2 Fair Housing Committees - SWAP: Henrietta Canty reported that there appears to be less panic in that area of SWAP which is predominately white. A good atmosphere prevails and there is more neighborhood cooperation. In response to a question about SWAP's morale resulting from recent zoning hearings, Mrs. Canty said that the decisions of the Zoning Committee not to grant some of the applications were accepted with satisfaction by the residents.

Moreland Smith doubts whether because of prevailing economic factors and the law of supply and demand, it will be possible to hold the line, i.e., the Negro-white ratio at its present level. Economic growth under this "law" is essential to the future of not only the City of Atlanta but Metropolitan Atlanta. In his opinion, a metropolitan program for open occupancy with federal backing is a vital factor in producing results and in aiding growth under the law of supply and demand.

Druid Hills was reported on by Winifred McPhedran who referred to a recent luncheon debate at Emory University between Jimmy Jordan, Chairman of the Druid Hills Fair Housing Committee, and Joe Hires, President of the Decatur Civic Association. A controversy developed in which Hires stated that he would not assist a Negro to find housing in the Emory area. The Dean of the School at this point, so we understand, "lost his cool"

and supported Jordan vociferously. We are advised that President Atwood will address the Decatur Civic Association on the 5th of March at which time it is hoped that he will defend Emory's action in its stance on open occupancy. Ada Fort, Dean of the Emory School of Nursing, has called the Druid Hills Committee asking for help in finding suitable living quarters for a super-qualified nurse and instructor who has been offered a position on the Nursing School faculty. We do not have her name but she states that she does not wish to become a "cause celebre" and unless she will be received in the community as would be any other human being, she will not accept the position. Her husband is a minister with a Ph.D. and is doing graduate work at Emory. They wish to place their six-year-old child in an integrated school. The Druid Hills Committee will take responsibility for trying to help Dean Fort in locating suitable quarters.

Suggestion was offered that the Druid Hills group might approach the Emory faculty and/or the Communicable Disease Center top level executives with the idea of their forming a non-profit housing coop using 3% federal funds over a long period of time. This suggestion will be explored further at the next meeting of the Druid Hills Committee. CDC's Dr. Langmuir and David Censer will be approached as possibly will be Jim Lieberman who is the head of the Visual Education Department.

39.3 AFSC Report on SCLC Campaign for Jobs and Income For All: Noyes read excerpts from Barbara's February 15th memorandum anent this subject. The rest of the time was spent in discussing it. Needless to say, approval and appreciation were expressed.

39.4 Future Meetings: Those who were able to attend this 5:30 buffet supper meeting approve of continuing this arrangement with possible alternate meetings scheduled for the Noon hour when some who cannot make the 5:30 hour can attend. No date was set for the next meeting which will probably be within thirty to forty-five days.

The meeting adjourned at 7:45 following a period of silence.

Noyes Collinson
Program Director

Henry deGive
Chairman

DEVELOPING A HOUSING PROGRAM FOR ATLANTA

Guy J. Kelnhofer, Jr. March 13, 1968

Under the leadership of Mayor Ivan Allen, Atlanta has begun to make a serious effort to correct its housing deficiencies. Initial attention has been focused on the task of increasing the supply of housing for low-income residents. With a considerable effort on the part of the Mayor and other civic leaders an increase in the rate of construction for low-rent dwellings has been achieved in Atlanta. However, because demolition has kept pace with new construction, the total supply of such units has not been increased for the City.

One of the obstacles to furnishing adequate amounts of new housing for low-income residents in Atlanta is the high cost of home construction. Some people believe that improvements in building design and technology hold the promise of making significant reductions in housing costs. Builders generally dispute this, asserting that factors other than technology are responsible for the high costs of building. They point to land prices, union practices, building codes, and municipal service charges as the principal factors pushing up housing costs. These cost ingredients, they claim, have risen rapidly enough to cancel out the many important savings that have been achieved by technological improvements in construction equipment, materials, and techniques. What this suggests is that while continuing attention should be directed to the perfection of building technology, real savings can be expected only when the other components of housing cost can be brought under control.

Another important obstacle in Atlanta's efforts to house

its low-income residents has been the lack of suitable sites for the new units. Strong neighborhood resistance has been met when attempts have been made to locate housing for low-income residents in established residential areas. Neighbors object not only to racial changes in their areas but also to the introduction of any large number of persons of lower socio-economic status. Partly this response is one of simple prejudice and a popular fear that property values will be adversely affected. Sometimes, however, the residents object because they fear that the newcomers would overload existing public facilities and lower the quality of education available in neighborhood schools.

Racial and economic stratification in Atlanta's housing market is compounded by annexation laws and zoning regulations which keep the poor and the non-white confined to a limited number of locations, nearly all within the central city. Because of these policies, unskilled and semi-skilled workers, who can least afford to absorb the transportation charges, are forced to live long distances from the suburbs where most of the new employment opportunities are to be found. High transportation costs for the inner-city poor further reduce the amount of income that can be spent on their housing needs. Racial restrictions on housing location also have the effect of driving up rents for the non-whites by increasing competition for the small number of spaces available in a highly restricted area. Enforced competition for housing in such a situation invites owner-neglect and overcrowding of existing units, the basic ingredients in the creation of slum conditions.

It can be seen from the above that solutions to Atlanta's problem of housing its poorer citizens will not be solved readily nor by simple measures. The problem is both deeply rooted and

complex. While the question of financing low-cost housing might somehow be answered, the proper location of new housing units could not be assured within the larger community. Should Atlanta be successful, even then, in finding ways to accommodate low-income residents in its established neighborhoods, another difficulty would arise. As more low-income people migrated to the city, Atlanta would find its population increasingly dominated by those who are least able to support financially the high level of public service required by the poor. Atlanta, by its very success in housing the poor, would become a magnet for the less privileged and would serve as a convenient "dumping ground" for its suburban neighbors. It is clear, therefore, that solutions to the problems of housing Atlanta's poor and its colored residents must be sought in a metropolitan rather than a municipal context.

Any successful attack on Atlanta's housing problems must be broad gauged, extensive, and enduring. Among its elements must be:

1) a major effort to upgrade the work skills of the unemployed and underemployed. This should be correlated with intensified action to reduce other barriers to employment through the creation of day-care centers, car pools, and improved public transit services to low-income neighborhoods. Any improvement in earning power among the poor will be reflected in an improved capability to buy or rent more adequate housing accommodations. It is appropriate therefore, that a program for housing the poor give attention to those measures which will enable the poor to spend more for housing;

2) a critical study of the building codes, labor practices, land development regulations, taxing policies, annexation laws, and municipal service charges as these contribute unnecessarily to the cost of house construction and as they may inhibit unnecessarily the free movement and distribution of population without regard to race, income, religion, or age of renters and home buyers;

3) a program of research and testing to design new types of housing units making maximum use of new technology to increase the production rate and reduce the unit cost of housing;

4) a systematic utilization of incentives of various types, including rental subsidies, new public facilities, and upgrading the quality of educational services, to achieve breakthroughs in neighborhood acceptance of newcomers of different socio-economic status or to maintain neighborhood stability in areas undergoing changes in ethnic composition of the population, or to breach annexation barriers where outside residents might hesitate to associate with incorporated areas which enjoy lower levels of public service, or to stabilize relations in areas of the city where white and non-white neighborhoods share common borders;

5) demonstrations and experiments in neighborhood designs, building construction, public service innovations, changing the composition of neighborhood populations, new property ownership and management arrangements, taxing policies, transportation means and pricing, and shopping for goods and services;

6) research and experiment to find new ways to help residents of low-income areas to acquire equity in property, take on responsibilities for property maintenance, and to help the poor to get access to the information, tools, skills, and capital needed to build and repair their own housing;

7) an appeal to civic, fraternal, and religious organizations to take a more active part in sponsoring, constructing, and managing non-profit housing facilities for their own members whose incomes prevent them from competing for adequate housing in the private market;

8) a campaign of publicity and education based on adequate research to present the public with enough information to enable them to understand the housing issues and the kinds of solutions that are being tried in Atlanta and other parts of the country and to combat the myths and prejudicies which now help to stratify residential areas into homogeneous enclaves; and

9) an administrative organization with staff and fund resources that are adequate for it to con-

duct research, carry on an educational campaign, work effectively with other agencies in areas of mutual interest, design and carry out demonstrations and experiments, and produce authentic and well documented findings on the accomplishments and failures of the tests it conducts.

In mounting a program of the nature suggested above, Atlanta would be undertaking a task which should capture the interest and imagination of metropolitan areas around the country. The housing problems besetting Atlanta's underprivileged people are similar to those which are found in every metropolitan area in the United States. Atlanta's program of housing improvements, therefore, could serve as a pilot operation to test out and demonstrate to other communities the techniques Atlantans might devise to provide proper housing accommodations for its economic and racial minorities.

One of the important components of a pilot program is the ability to demonstrate new ways of doing things on a scale which is appropriate to the problem under study. In a housing program this will include models of single and multiple dwelling units constructed ~~or~~ as individual structures. It will also include the construction of complexes of buildings and public facilities, supported by a specialized array of public services; in short, a demonstration at a neighborhood or sub-community scale. These model buildings and model neighborhood arrangements would be built to demonstrate the workability of housing solutions designed by the planners and architects.

Some of the tests and demonstrations will be efforts to motivate people to experiment with novel or locally uncommon ways of living together. Middle income residents, for example, might

be persuaded to live as neighbors with people of a different race and of lower economic status through the use of rental subsidies or by a substantial upgrading in the quality of the neighborhood schools. Another demonstration device might include the strategic siting of attractive new public facilities, such as libraries, recreation halls, theaters, and parks on the border along the edges of white and non-white neighborhoods.

The examples cited above do not constitute definite proposals but are meant instead to serve as examples of the kinds and the scale of the demonstrations that might be attempted. Similar types of incentive systems might be conceived to breach the barriers to annexation which now threaten the economic viability of Atlanta and other central cities in metropolitan areas. Studies would need to be made to determine what types of incentives should be employed, where they should be applied, and what kinds of objectives they should seek to achieve. The cost of applying these incentives in effective but non-wasteful ways will require good judgment and careful appraisals. The final worth or benefit of these experiments is something which will emerge as a result of the systematic testing and measurement which must be planned as a part of the demonstration and carried on concurrently.

A program of this nature could not be carried out successfully in a period of less than five years. It ought to run for about ten years to allow adequate time for the demonstration projects to prove themselves. It would require around $15 million, or about $1.5 million per year for ten years, to carry out a program of this type. While it may be possible to scale this down

somewhat, it is going to require an investment of about this order of magnitude to accomplish substantial change in Atlanta's housing situation.

This is in no sense a detailed prospectus upon which contracts might be drafted. It is instead the presentation of a concept, an approach to a problem, which is submitted for initial discussion purposes. If this strategy finds acceptance, it will be in order then to put this proposal into specifics, outlining a detailed program of action; specifying time, cost, and personnel requirements for each item and each phase; and allocating various program responsibilities among the participating agencies.

Lou Harris - March '68

This is a study of the attitudes of Negro seniors in predominantly Negro colleges toward the world around them with particular reference to the role the Peace Corps might play in their future plans.

There are approximately 81 four-year colleges where the student body is over 90% Negro. One half of the Negroes attending college are in these 81 schools; the rest attend predominantly white schools. For this study, 35 Negro schools were selected at random from the 81, and a total of 867 interviews with seniors were completed.

Throughout the study comparisons are made with the findings of a previous Harris study, conducted in December, 1967, on the attitudes of over 1,000 college seniors in a cross-section of U.S. colleges. White students made up 96% of that sample, their actual proportion in the college population.

The following facts may, in part, account for the differences in the results of the two studies:

1. The sex ratio in the Negro schools is 57% female-43% male, compared with 33% female-67% male in white schools.

2. The socio-economic status of the families of the Negro seniors is much lower than that of the families of white seniors. Many of the Negro-white differences in the data may be traced to the socio-economic differences between the two groups.

3. Between December 1967 when students in the first study were interviewed and February-March 1968 when the Negro students were interviewed, the following events occurred:

a. The January Tet offensive of the Vietcong and North Vietnamese took place.

b. Military deferments for most graduate students were lifted.

c. At a number of Negro colleges widespread demonstrations and violence occurred (including the killing of three and the wounding of 28 students at Claflin College in South Carolina).

I. Interest in the Peace Corps and Other Areas

Only nine percent of the Negro seniors are seriously considering joining Peace Corps, compared with 13% of white seniors. There is a slight tendency for interest in the Peace Corps to rise as students become more active. ("Activity" is measured by personal participation in such activities as signing petitions, demonstrations, and voter-registration drives.) Regionally, seniors in the Deep South schools show the least interest in the Peace Corps.

There are significant differences in the attitudes of white seniors toward the Peace Corps which correspond to differences in region, sex, academic major, and degree of activism. Among Negro seniors, these differences are not significant. The fact that the special interest in the Peace Corps found among certain groups of white college seniors was lacking among Negro students suggests that the Peace Corps has made little impact on the black campus.

In considering the next step after graduation, graduate school is given highest preference. In stating career choices, 40% of the Negro seniors expect to go into teaching. Social work is their second choice (16%), and business is third (11%). Among those seriously considering the Peace Corps, government (10%) edges out business (9%) as a third choice.

Sixty one percent of the total Negro seniors and 71% of those Negro seniors seriously considering the Peace Corps expect to make a career in teaching, social work, and government service, fields in which Peace Corps experience may be of direct benefit.

Higher proportions of Negroes than whites are seriously considering these fields. These are areas where Negro seniors feel discrimination is lowest and they are most likely to have as good a chance to get a job as a white college graduate with the same qualifications.

Almost three in ten of those seriously considering the Peace Corps reported that their professors had recommended it to them. This is a significantly higher proportion than is found among the white seniors.

Currently one half (49%) of the Negro seniors indicated knowing a returned Volunteer. Their attitudes toward the Peace Corps became more favorable as a result of their contact with the returned Volunteer, especially among those seriously considering the Peace Corps. In the previous Lou Harris study 58% of the white seniors knew a returned Volunteer.

II. How the Peace Corps Is Viewed by the Seniors

A. Ratings of the Peace Corps

A higher proportion of Negro seniors (89%) than white seniors (80%) gave the Peace Corps a positive rating. However, the Peace Corps does not occupy the same salient position that it does in the minds of the whites. When asked what two or three things were most helping the reputation of the United States in the world today only 25% of the Negro seniors singled out the Peace Corps. For the Negroes, the general area of foreign aid is considered more important than the Peace Corps. Sixty one percent of the Negro seniors agreed that "the Peace Corps was still the best part of the foreign aid program we have" and it is as part of the foreign aid program that they see the Peace Corps.

When asked about the Peace Corps' major accomplishments and where it has failed, the Negro seniors answered that the Peace Corps had been most successful in helping to improve the standard of living in underdeveloped areas and in providing education to wipe out illiteracy. By contrast, the white seniors approached the Peace Corps' successes in a more personalistic way, giving first place to the opportunity for personal contact and the development of mutual understanding. Perhaps Negro seniors are more interested in direct economic development, or perhaps they feel they already have empathy with peoples in underdeveloped areas.

Although the Negroes agreed with whites that the main failing of the Peace Corps is the need for a larger program, their answers were less distinct and "don't know" answers were more frequent than for the white seniors--another indication of the relative lack of involvement Negroes in our sample have in the Peace Corps.

As with the white seniors, the Negroes generally disagree that "the Peace Corps is becoming too much a part of the establishment." But significantly more

Negroes (38%) than whites (25%) agreed that "the Peace Corps has become more interested in improving the United States image than in really helping in other countries." There is also more uncertainty among Negro seniors than among white seniors that "it's still possible in the Peace Corps to say what you really think and nobody there tries to muzzle you."

Only 11% of the Negroes thought it would be more difficult for a Negro to get into the Peace Corps than a white person. An open-ended question indicated they were thinking in terms of discriminatory selection procedures. Overwhelmingly, they felt there was a good chance they would complete training if they joined the Peace Corps.

B. Why the Seniors Feel They Might Join the Peace Corps

Although Peace Corps may be distant from these students, they quickly recognize that it can open new horizons and remove some of the restrictions that have been imposed on them. The importance of learning about other cultures and the sharply higher responses of Negroes compared with whites on the elements of travel

(32% to 14%) and gaining experience (23% to 10%) indicate that the theme of "up and out" can have real impact on black campuses.

The Negro student expects a difficult struggle when he emerges from college and does not have time for an interlude. Sixty percent of those Negro seniors seriously considering the Peace Corps view it as very important in preparing for the future, while only 16% of the white seniors seriously considering Peace Corps view it as an important reason for joining. In previous studies, it was found that one of the distinguishing characteristics of the white seniors seriously considering the Peace Corps was that they felt there was time in their lives for a two-year period of service. They did not expect very much direct career advantage from this experience and were not bothered by this fact.

If the Negro senior is to become interested in the Peace Corps, he must see it as a meaningful step into his future, not as a pause or a testing of his mettle before the inevitable confrontation with society.

Negro seniors volunteered that the main reason they might hesitate to join the Peace Corps is the low pay one receives in the Peace Corps. This reason appears much more important for them than for white seniors. It is cited by one in five white seniors and two in five Negro seniors. Their second reason, that the Peace Corps would place them "too far away--don't want to travel" is also more important for them than for whites.

Lost income and career delay are considered important reasons for not joining the Peace Corps, more so than for whites. One half of the Negro seniors stated "I would like to start making money" as a reason for not joining compared with one third of the whites. Over 40% of the Negroes say they have financial obligations and cannot afford to spend two years in the Peace Corps. (The average income of the families of the Negro seniors is much lower--$7,500 median--than for the white seniors, $12,500 median.)

Findings a good-paying job and immediate planning for the future cause greater concern for the Negro seniors than for white seniors. This is particularly true for Negroes at the lower end of the socio-economic scale, those in the South and those from rural backgrounds.

As concern over finding a good-paying job decreases, interest in the Peace Corps increases although Negroes seriously considering the Peace Corps still express greater concern over finding a good job than do whites.

For both white and black seniors, personal career considerations are clearly the most important factors in holding down interest in the Peace Corps. There are, however, two major differences: Negroes feel the career pressures more sharply than whites, and their career options are more limited than those of the whites.

III. The Problem of Race Relations

When Negro seniors were asked what two or three things are most hurting the reputation of the United States in the world today, 70%--or nearly twice the percentage of whites--mentioned racial problems. Almost eight in ten Negroes compared with nearly seven in ten whites felt that war in Vietnam was hurting America's reputation abroad. However, for Negro students, the combined total of "racial problems," "lack of concern over poverty" and "riots" (93% among Negroes; 56% among whites) outweighs Vietnam in hurting the reputation of the United States abroad.

Increasing concern with racial problems correlates with increased activism. Concern (with racial problems) appears to be the basis for activism on black campuses unlike the predominantly white campuses where the most active 10% of the seniors were different from their fellow students in their attitude toward a great variety of issues and choices. Except in signing petitions, Negro students are more willing to participate and have participated more often than white students in all the listed activities: demonstrations, picket lines, defiance of school authorities, civil disobedience and others. Using the same scale to measure activity, nearly one in four Negroes may be considered to be "most active" compared with only one in ten whites. The problems of racial discrimination have galvanized far more students in black schools to action than have any issues on the predominantly white campuses. An indication of the higher level of activity among the Negro seniors is that they, more than the white seniors, feel they do not have enough voice on campus.

Among Negro seniors, men are more active than women: seniors in private colleges are more active than those in publicly supported schools and seniors in small schools are more active than seniors in the larger schools. Except for participation in voter registration, activism increases as one moves further from the Deep South. Activity is greatest among students coming from urban areas and among those highest on the socio-economic scale. Those who believe that Negroes can gain more through all-black civil rights organizations are, as a group, by far the most active.

The goal most Negro seniors would like to see reached is the goal of integration. Over nine in ten chose an integrated society over a separate black society. The method to reach this goal also involves working with whites. Only one in ten feel more can be gained working in all-black civil rights organizations.

NAIRO MINUTES

Time of Meeting: 3:30 pm
Place: Southern Regional Office, National Urban League,
136 Marietta Street, Atlanta, Ga.
Members present: K. B. M. Crooks, Jr.
Harvey Anderson, Jr.
Phillip Goldhagen
Ronald Cohn
Robert Hughes
Paul Wahrhaftig
Irwin Schulman
Clyde H. Bishop
D. R. Yoder
C. V. Troup
A. D. Gaither

NAIRO's involvement in, and direction of "summer" projects for minority groups was the primary focus of attention of the April 15, 1968 meeting of NAIRO. The meeting was held at the Southern Regional Office Headquarters of the National Urban League, with Mr. K. B. M. Crooks, Jr., President, presiding.

Initial attention was directed to the Atlanta Public School System, which has proposed to keep open 62 schools in ghetto areas this summer. As now planned, this program will provide recreational and educational facilities for all community members who wish to participate. A general consensus evolved, and members of NAIRO asserted the fact that publicity must have a maximum outreach, if this endeavor was to relieve minority group tensions. Some alternative publicity plans proposed by the group included: Full use of Mass Media; the Parent and Teachers' Associations; Sound Trucks; and a Door-to-Door campaign for publicity through the Office of Economic Opportunity of Atlanta. Plans were made to contact the ten centers within the Atlanta area, to enlist their help in publicizing the Summer School Program, and it was planned that representation from each Center would be requested to attend a meeting at the Southern Regional Office of the Urban League at 4:00 pm, April 24, 1968. Mrs.

Betty Cantor of the ADL would serve as the key resource person in explaining to the extension managers and other EOA personnel, the Summer Program. A fact sheet would be distributed at the April 24 meeting. Mr. Yoder of the NUL Staff agreed to contact each appropriate EOA person to encourage attendance.

Mr. Bob Hughes, representing the Community Relations Service, then posed the question of NAIRO's role in the implementation of the President's Report of the National Advisory Commission on Civil Disorders. In the control and prevention of Civil Disorders, mention was made that positive efforts were being taken by private sectors within our community. Mentioned by Mr. Hughes was one such effort, by the Christian Counsel of Metropolitan Atlanta, which has proposed the Development of a Task Force to deal with such problems. Many questions were raised as to the function of NAIRO in relation to this approach. NAIRO members concurred that action on their behalf should be delayed until the Christian Counsel expressed a desire for the utilization of NAIRO.

Mr. Anderson and Mr. Gaither expressed their concern for tangible, concrete proof of NAIRO's role through programs which would give immediate visible aid in lessening minority group tension. Some of the programs suggested included Summer Work Programs for youth, which would be instituted by the Department of Public Safety, and would hopefully spread to other areas. It was also mentioned that the providing of facilities, for specific organizations -such as the Houses of Use might be a worthwhile program for NAIRO. Discussion was then undertaken as to NAIRO's role. In response to this discussion, Mr. Crooks reaffirmed the programming function NAIRO. Suggestion was then made for a full-time NAIRO employee to deal with programming. The need for such an employee was agreed,

but the question of NAIRO programming in "action-oriented" activity was unresolved.

In conclusion, a short synopsis of the Open Housing Bill was related by Mr. Irwin Schulman, and he gave an overview of the Planned Congress on Open Housing, which is scheduled to be held in the Dinkler Hotel, Atlanta, Ga, May 29 . For informative purposes, he suggested that those NAIRO members attend.

It was also agreed that the Chairman contact Mrs. Cathy Wood, coordinating the Congress and receive the key principals for the next NAIRO monthly meeting scheduled for May 13, 1968 in the SRO conference room at 3:00 pm.

M E M O R A N D U M May 1, 1968

TO: NAIRO Members and Friends
FROM: K. B. M. Crooks, Jr., President
Atlanta Chapter, NAIRO
RE: Meeting, May 13, 1968

PLACE: 136 Marietta ST. NW
Suite 235
TIME: 3-5 pm

PRINCIPALS: John Steininchen, Interfaith Inc.
Reverend Noel Burtenshaw, Chancellor, Archdiocese of Atlanta
C. D. Coleman, National Urban League, Director of Southern Reg. Office
Catherine Wood, Executive Director, The Metropolitan Committee on Equal Opportunity in Housing

As agreed in our April meeting, the agenda for the May 13, meeting of NAIRO will be centered around a discussion on Equal Opportunity in Housing. Mrs. Catherine Wood, executive director of the Metropolitan Committee on Equal Opportunity in Housing, has secured members of the board to explain and discuss current issues in housing.

The agenda will also include a brief report from Mr. Yoder and Mrs. Cantor concerning the "Summer School Programs", and the reactions given by the EOA Center staffs, which were invited to participate.

Kindly call in your availability to me or Miss Hodges at 688-8778.

Enclosed is your copy of "Houses and Community", courtesy of the American Friends Service Committee.

May 7, 1968

Mr. Noyes Collinson, Director
Employment on Merit Program
American Friends Service Committee, Inc.
41 Exchange Place, S. E.
Atlanta, Georgia 30303

Dear Mr. Collinson:

Your memorandum of April 30, 1968, with reference to the Buffet Supper Meeting Thursday, May 16th at 5:30 p.m., has been received.

Since Mr. Moreland G. Smith is out of the city on vacation, I am writing in his behalf to say that he will not be able to attend.

Mr. Smith will return to the office May 20th, and I am sure he would like to hear from you at this time.

Sincerely yours,

(Mrs.) Virginia M. Brown
Secretary to Mr. M. G. Smith

vmb

Answered May 7th

AMERICAN FRIENDS SERVICE COMMITTEE
ATLANTA COMMUNITY RELATIONS PROGRAM

MEMORANDUM

April 30, 1968

TO: Advisory Committee

FROM: Noyes Collinson

SUBJECT: Buffet Supper Meeting, 5:30 O'Clock, Thursday, May 16th, 1968, Conference Room, Georgia Council on Human Relations, First Floor, 52 Fairlie Street (midway between Marietta and Walton, one block west of Forsyth).

Please note this date now on your engagement calendar.

Regretfully, a combination of circumstances necessitated cancellation of the Steering Committee meeting scheduled for April 11th. This means that there has not been opportunity for group discussion of urgent issues since February 27th. Several recent events of vital concern to our Atlanta Community Relations Committee have occurred which require exploration in depth. We shall probably not meet again as a committee of the whole until early Fall. In the interim, the Steering Committee will need to know the Advisory Committee's consensus and sense of direction on items on the agenda for May 16th. The following order of items does not necessarily indicate which shall have prior consideration. The Committee will determine that when we meet.

AGENDA

I. The Nature and Extent of Our Participation in The Poor People's Campaign conceived by Dr. King and endorsed and assisted by AFSC (See Minutes 2/27/68, 39.3).

II. Attendance at the Metropolitan Atlanta Conference on Equal Opportunity in Housing, Dinkler Plaza, May 29th. (AFSC's Atlanta Community Relations Program is making a financial contribution and lending staff to the Conference.)

III. Titles VIII and IX, Civil Rights Act of 1968 pertaining to Open Occupancy: what should be our stance on the issue of a local fair housing ordinance to further implementation of the provisions set forth in these titles?

IV. Report of the National Advisory Commission on Civil Disorders: what should be the nature of our response to this Report?

V. ACRP Staff: it now appears that the 1968-69 program year beginning October 1, 1968 will continue to carry two staff persons and a secretary. Our Committee should know the thinking of the Southeastern Regional Office as it pertains to 1) appointment of a successor to Xernona Clayton, and 2) appointment of a successor to me coincident with my retirement not later than January 1, 1969.

VI. Neighborhood Fair Housing Committees: depending on recommendations made at the May 29th Housing Conference, what role shall we take in the development and guidance of neighborhood fair housing committees in cooperation with other organizations committed to open occupancy?

The foregoing are among the major items to be considered May 16th. Others may be included before that date.

* * * * * * * * * * * * *

NOTE: Gold's Restaurant will cater a buffet supper at $1.75 per guest. We must give Mr. Gold our guarantee of the number to be served by Noon, Wednesday, May 15th. Please telephone your reservation before that time, 523-6628. May we hope for full attendance?

A M E R I C A N F R I E N D S S E R V I C E C O M M I T T E E

ATLANTA COMMUNITY RELATIONS PROGRAM
ADVISORY COMMITTEE MEETING

5:30 P.M., Thursday, May 16, 1968
Conference Room, Georgia Council on Human Relations
52 Fairlie Street, Atlanta

MINUTES

Attending: Henrietta Canty, Henry deGive, Richard Hocking, Gerald Horton, Verdree Lockhart, I. E. Saporta, Alice Washington. Guest: Kay Hocking. Staff: Noyes Collinson.

Chairman Henry deGive called for a brief period of silence before beginning the meeting.

40.1 Employment on Merit: Jerry Horton reported that the private sector in Atlanta, as elsewhere, is stepping up the rate of minority employment in jobs hitherto either not open or rarely filled by minorities. This is the result of the National Alliance of Businessmen's (Urban Coalition) effort to step up employment, both to engage minority personnel and to fill jobs which are open.

40.2 The Poor People's Campaign: Comment was made about the remarkable response which the City of Atlanta gave to the Poor People's Campaign March, May 9 - 10. In spite of the generous offers of hospitality, food and transportation, the Campaign will need ample cash contributions to see it through June. It was learned that many of the Negro churches in the city have pledged themselves for substantial amounts for the month of May and may continue for a portion of June. Suggestion was made that the white churches be asked to take steps to raise funds by having special collections or an offering plate in the vestibule each Sunday during the Campaign. Noyes communicated this suggestion to Ed Driscoll, Georgia Council of Churches, and the Reverend Harmon Moore, Secretary of the Atlanta Christian Alliance with the request that they use their good offices to pass word along to their memberships. Several members of the Advisory Committee participated in the functions marking the passage of the March through Atlanta.

40.3 Metropolitan Atlanta Conference on Equal Opportunity in Housing: All members of the Advisory Committee have received invitations and it is hoped that several will be able to attend at least a portion of the Conference on May 29th, if not all sessions. This is an election year. Accordingly, it was suggested that the DeKalb County Commissioners and candidates be confronted directly with the issue of open occupancy by some of their influential constituents.

40.4 Civil Rights Act of 1968 - Open Occupancy Sections: It was noted that the Mayor has appointed an Aldermanic Committee to implement those portions of this Act which have a bearing on local disturbances. It was also noted that the Atlanta Community Relations Commission (ACRC) has

not yet appointed an Executive Secretary. It appears to the Advisory Committee that one of the functions of the ACRC should be assistance in implementing vital sections of the Act as they pertain to social unrest in the community. There was consensus that a letter should be written to the Commission urging the appointment of a Secretary at the earliest possible moment. On the basis that there is a sense of urgency connected with setting up channels for handling incipient signs of unrest, copies of the letter should be sent to the Mayor and Vice Major and to all city papers.

40.5 Atlanta Community Relations Program Staff: A successor to Xernona Clayton has not yet been appointed. The High Point and Philadelphia Personnel Committees have under consideration some applicants on whom they have not yet acted and have advised others that their qualifications do not fit the job specifications. Noyes will carry the program until such time as a second staff person is found. He plans to retire not later than July, 1969. Depending upon staffing arrangements, there may be some change in this date.

40.6 Neighborhood Fair Housing Committees: The Atlanta Community Relations Program in conjunction with Interfaith, Inc. has formed an ad hoc committee to create a city-wide association of neighborhood fair housing committees. A request from Cecil Alexander, Chairman of the Mayor's Housing Resources Committee,was presented for consideration on which the ACRP Advisory Committee was asked to prepare a resolution similar to two resolutions already presented by the Chamber of Commerce to the Aldermanic Board asking for early action on drawing up a new rezoning ordinance. The present ordinance has not been revised since 1954. Meanwhile, spotty exemptions have been made without any regard for long-range planning. A Chamber of Commerce resolution asks that "a package zoning plan" be considered to provide sites throughout the entire city--all four quadrants --for public housing developments. In addition to this, the Mayor's Housing Resources Committee recommends strongly that many smaller sites rather than large concentrations are more acceptable and will allow children of low income families to be released from the stultifying influences of huge projects and to see the possibilities of a better life. There was consensus that a resolution be drawn and sent in response to Cecil Alexander's request.

40.7 West End Baptist Church: The Reverend Hugh Brooks, Pastor, delivered a strong sermon earlier this month in which he charged "conspiracy" between certain white and Negro leaders to consign minority groups to pre-determined sections of the city. An editorial in the Weekly Star says of Mr. Brooks "He is trying within the Christian framework to come to grips with the question of church survival realistically." The editorial further cites Mr. Brooks as pointing the way the church is to survive, the way being involvement in the social issues of the day.

Noyes wrote a letter commending Mr. Brooks and offering such assistance as he might need. In response to this letter, Mr. Brooks asked him

to be a guest of the Southwest Ministers Association at a meeting on housing in the office of the Metropolitan Atlanta Summit Leadership Congress.

No date has been set for the next meeting of the full committee but the Steering Committee will stand by for action in case of need during the summer months. It should be noted that although attendance was not as large as the committee hoped it would be, the items on the agenda were thoroughly discussed and consensus achieved on all points.

Henry L. deGive, Chairman

Noyes Collinson, Program Director

A RESOLUTION

The Advisory Committee of the Atlanta Community Relations Program (a project of the American Friends Service Committee) focuses its major concern upon equality of opportunity in housing for all residents of the community irrespective of their economic, ethnic, religious or racial status. It is in complete accord with the Housing Resources Committee's objective of providing 16,800 low-rent dwelling units by 1971. Furthermore, it commends that Committee's advocacy of "many smaller sites rather than large concentrations as more acceptable...and as allowing children of low income families to be released from the stultifying influences of huge projects and to see the possibilities of a better life."

The Advisory Committee also endorses the position taken by the Atlanta Chamber of Commerce Board of Directors in support of dispersing multi-family dwellings to all quadrants of the city and accepts as reasonable and logical the proposed "package zoning plan" calling for simultaneous rezoning of several sites throughout the city of public housing development.

Accordingly, IT IS RESOLVED by the American Friends Service Committee's Atlanta Community Relations Program Advisory Committee that measures should be taken forthwith by the City of Atlanta, through its Planning Department and the Board of Aldermen, to revise its long outmoded zoning ordinance of 1954, and to adopt an updated land use plan, and that a new zoning ordinance based upon that plan be prepared for submission to the Board of Aldermen for early action.

IT IS FURTHER RESOLVED by the Advisory Committee that any new zoning plan adopted by the City of Atlanta should make provision for adequate land for multi-family housing and open up land for increased density of housing in all quadrants of the city to the end that the best interests of all segments of the growing and progressive City of Atlanta be served.

Approved by the Advisory Committee
Atlanta Community Relations Program
American Friends Service Committee
May 16, 1968

Committee Members:

Henrietta Canty	Verdree Lockhart	Robert Sigmon
Noyes Collinson	Winifred McPhedran	Moreland Smith
Glen Gilman	Ambrose Pendergrast	Alice Washington
Gerald Horton	I. E. Saporta	Henry L. deGive, Chairman

AMERICAN FRIENDS SERVICE COMMITTEE
ATLANTA COMMUNITY RELATIONS PROGRAM

U R G E N T U R G E N T U R G E N T

PERSONS PLANNING TO ATTEND ALL OR ANY SESSIONS OF THE ATLANTA METROPOLITAN CONFERENCE ON EQUAL OPPORTUNITY IN HOUSING (THE DINKLER PLAZA, WEDNESDAY, MAY 29TH) ARE URGENTLY REQUESTED TO PRE-REGISTER PROMPTLY. This is essential to assure adequate space arrangements and to give the Dinkler Plaza firm guarantees for luncheon and dinner.

If you plan to attend, and it is hoped that you do, PLEASE PHONE Kathleen Wood 875-3024 NOW. Then mail the form below with your check to The Atlanta Metropolitan Committee on Equal Opportunity in Housing Conference, Room 248, Peachtree-Seventh Bldg., Atlanta, Goergia 30323.

- -

Mail to: Housing Conference, Room 248, 50 Seventh St., Atlanta, 30323

PRE-REGISTRATION FORM

THE ATLANTA METROPOLITAN COMMITTEE ON EQUAL OPPORTUNITY IN HOUSING CONFERENCE May 29, 1968

Yes, I plan to attend the following sessions of the Housing Conference. Enclosed is my check made payable to the Housing Conference.

Meals and Sessions (Please check one)

Conference, Luncheon, Dinner	$8.00	___	Conference Only	$2.00	___
Conference and Luncheon	$5.50	___	Luncheon Only	$3.50	___
Conference and Dinner	$7.00	___	Dinner Only	$5.00	___

NAME _____
Last First Middle

PHONE _____ _____
Home Business

ADDRESS _____
Street City (Zip) County

ORGANIZATION _____

Gotta read this !!

July 17, 1968

VAUGHN DEFENDS PEACE CORPS VOLUNTEERS
AT HOUSE APPROPRIATIONS HEARINGS

On June 20, Jack Vaughn, Director of the Peace Corps, appeared before the Subcommittee of the Committee on Appropriations of the House of Representatives, chaired by Otto E. Passman (D., La.). Mr. Vaughn first gave a general statement in support of the Peace Corps' estimated budget of $112.8 million for fiscal year 1969. He was then interrogated by Chairman Passman who referred to himself as "the worst critic you have." Challenging Vaughn with, "You have to draw very heavily upon your imagination to be able to pinpoint the actual good that the Peace Corps has accomplished," Passman further clarified his position by saying, "I think this Peace Corps is the result of a con job done on members of Congress. I am going to expose it for what it is."

In a sometimes heated, and often revealing exchange, these topics were discussed: the concept of the Peace Corps, freedom of expression, the draft, student attitudes, and race.

On Freedom of Expression in the Peace Corps

Speaking of his recent trip to Bangkok, Passman said that

he was shocked to hear Peace Corps volunteers expressing themselves vocally in opposition to the U. S. policy on Vietnam. "The Peace Corps volunteers do not have to comply with the same rules and regulations that our Foreign Service officers do, do they?" he asked. Vaughn said, "No."

Passman then stated, "No American, to my way of thinking, should be permitted to go abroad until he takes that same oath of allegiance to this great country that the people down at the State Department take." He pointed out also that William S. Gaud, Administrator of the Agency for International Development "said that all of his people going abroad would have to support our foreign policy or they do not go abroad."

Vaughn replied, "Dean Rusk has said repeatedly that Peace Corps volunteers are not a part of the U. S. foreign policy, not to be considered as such...."

PASSMAN: "Why do you not take the initiative as an American and recommend that we amend the legislation or policy so these kids--a lot of them spoiled, disappointed in love, or something--will go out and take the same position as the State Department people?" He added, "I thought this year you would have come around to saying we want the Peace Corpsmen to support the same foreign policy as our troops in Vietnam." "These people are supposed to impart our correct image in foreign

countries."

Vaughn replied, "I think the purpose of the Foreign Service officers and the military is so totally different, Peace Corps volunteers go out not to carry out U. S. foreign policy, but to serve a foreign country and its people."

PASSMAN: "What are the Peace Corps supposed to do if it is not to impart the friendly image that we want the foreign countries to have about Americans?" "Why shouldn't they support the same policy as these boys over in Vietnam?"

VAUGHN: "Because they go out as free individuals from a pluralistic society."

PASSMAN: "Do you think that Mr. Johnson would send a single Ambassador to a foreign country if he did not support our country's foreign policy?"

VAUGHN: "We are talking about two completely different concepts."

PASSMAN: "They are not different. They are also Americans trying to impart a correct American image."

VAUGHN: "It indicates to me how totally you misunderstand the concept of the Peace Corps and what it is setting out to do."

PASSMAN: "Your concept of our foreign policy is such that I do not think you should be in the position you hold. If you do not advocate that all Americans who go out of their country to represent the United States, support our foreign policy, then I am thoroughly disappointed in you."

A little later Passman picked up the issue of freedom of expression, asking, "How do you think these boys would feel who are fighting and dying in Vietnam if they knew these youngsters, called Peace Corpsmen, were advocating possibly an overthrow of the form of Government that we have here, if not directly at least indirectly; that our policies are wrong; that we should not be in that war?"

He asked, "...aren't they [Peace Corps volunteers] in a different system from the State Department and our military personnel when they go abroad?" Vaughn replied, "They are not in the system."

PASSMAN: "They are representatives of the U. S. Government, are they not?"

VAUGHN: "They are not. They are representatives of the U. S. people."

PASSMAN: "Who pays them?"

VAUGHN: "The U. S. Government pays them."

PASSMAN: "You and I know they are working for the U. S. Government and you just stated the U. S. Government paid them, or they are being compensated by our Government."

VAUGHN: "They are not working for the U. S. Government. They are representing the U. S. people in all its..."

PASSMAN: "Who pays their salaries?"

VAUGHN: "The U. S. Government does."

PASSMAN: "If they are not working for the United States, then why do you want this $112.8 million, if it is not to pay the Peace Corpsmen?"

VAUGHN: "They are not working for us..."

PASSMAN: "Who is 'us'?"

VAUGHN: "The U. S. people."

PASSMAN: "The people or the Government?"

VAUGHN: "The people."

PASSMAN: (a bit later) "They are working for the Government and are paid by the Government, are they not?"

VAUGHN: "They are not working for the Government. They are working for some other government." He used this example, "Take a teacher in Thailand. He is working as a Peace Corps volunteer teacher. He is working for the Thai Government,

specifically for the Thai Ministry of Education."

Later, in a discussion on why the Peace Corps left Gabon, Vaughn replied to Passman that they had left at the request of the Gabonese Government. Passman commented, "The Government; thank you. There will be more of them leaving."

John J. Rooney (D., N. Y.) interposed, "Why?" Passman retorted, "Simply because they don't support our Government's foreign policy. We have been over that bridge a dozen times already, Mr. Rooney. These youngsters, apparently, can do and say whatever they please in these countries."

Still later another committee member, Mrs. Carlotte T. Reid (R., Ill.) brought up a particular instance of volunteers' expressing themselves overseas.

REID: "I understand that when Vice President Humphrey was in the Ivory Coast earlier this year, Peace Corps volunteers there presented him with petitions protesting the Vietnam war. This was reported in the New York Times on February 9. Why is this type of publicity allowed by the Corps? It seems to me that this must have been somewhat embarrassing to the Vice President."

VAUGHN: "Actually, the Vice President is one of the strongest supporters of the Peace Corps. He is one of the

originators of the Peace Corps and is Chairman of our National Advisory Council.

"The Vice President firmly believes in the right to protest and in the freedom Peace Corps volunteers have. In the instance you mention, the volunteers disagreed with our policy in Vietnam, and wanted to express their opinion. They did so in a dignified manner, and the Vice President was not embarrassed."

Mrs. Reid also questioned Vaughn on the difference between the Communist nations' peace corps--the International Service for Solidarity and Friendship of Youth--and the U. S. Peace Corps.

Vaughn pointed out some of the differences; then said, "Perhaps the biggest difference is the large amount of freedom U. S. volunteers have overseas to represent the diversity of their society compared to the rather limited freedom of the volunteers of the International Service for Solidarity and Friendship of Youth."

Defense for the Peace Corps as image maker came from another member of the committee, Julia Butler Hansen (D., Wash.). She said, "I visited your Peace Corps people in three countries--Colombia, Peru, and a few in Chile working

in one of the slum areas of Santiago. I do want to compliment you on the kind of work they were conducting." "...I heard no end of favorable comment from people about what they considered to be the new spirit of American Young people." "I saw the direct result of the work that they were going out in the slum area." "I certainly thought that the image benefit they gave was excellent--sometimes America has been accused of being only a nation of guns. These youngsters were doing constructive programs."

Mrs. Hansen later asked Vaughn, "Don't you think that it is true young people in America are a great deal more committed to service than they ever have been in the history of this country?"

VAUGHN: "Yes, and they are also deeply committed to honesty." "They recognized the Peace Corps as being an honest operation that they can perform in freedom, in spite of what Mr. Passman says. It is very clear to me, Mrs. Hansen, that if there were any inference that the Peace Corps volunteer would be gagged or brainwashed or held to a certain philosophy and told he had to take a party line of some kind, we would have no volunteers. Young people today are just not willing to put up with this kind of thing."

HANSEN: "They aren't even willing to put up with status quo in this country."

VAUGHN: "They sure aren't. I frankly wouldn't want it any other way. Would you?"

HANSEN: "This is what democracy is really all about. It is its great strength. When the day comes that we have to say exactly what some governmental department says, then God help us, we have had it."

VAUGHN: "You can imagine this kind of tough questions the volunteers get about civil rights and about our foreign policy and the rest."

HANSEN: "I hope they can explain our foreign policy. I can't. Very frankly I think on the whole the Peace Corps has been a very successful reflection of an idealism that exists in American young people about their commitment to solving the problems of humanity."

VAUGHN: "Thank you."

cc: Barbara Moffett
Jim Harvey

File (W.H.)

Memorandum

AMERICAN FRIENDS SERVICE COMMITTEE

~~SOUTHEASTERN REGIONAL OFFICE~~

ATLANTA COMMUNITY RELATIONS PROGRAM

Date July 23, 1968

To: Wil Hartzler

From: Noyes/Collinson

Subject: DeKalb County Housing Project

Some members of the ARCP Advisory Committee's Steering Ommittee met July 22 to consider the implications involved in AFSC's participation in the proposed middle-income, integrated housing ~~delepment~~ on land owned by Negro families in DeKalb County-- an undertaking broached by Xernona Clayton, Bob Thompson (HUD) and others in October, 1967.

A tape recording of the discussion would have been helpful in reporting the salient facts. Lacking such, I summarize the recommendations and a few of the more important factors upon which they are based.

The Committee recommends, specifically, that at this time and in DeKalb County AFSC would do well to refrain from participation in the project while suggesting that if at a later time, when the project may materialize, AFSC wishes to do so, it could be effective in promoting open occupancy.

There are two rather sizeable plots of land, one lying on one side of La Vista Road, and one on the other side. But whichever parcel may be selected as the site, the same adverse situation would complicate matters. Bob Thompson is on vacation and could not be reached for comment.

Briefly, these are the problem areas: First and foremost, the early stages must be done "in camera" so far as possible. Were AFSC to make the first move (by receiving HUD funds) the project would become a "dead duck", to quote I.E. Saporta, who knows his way around in the housing field. Moreland Smith adds to this observation the mere fact that there might be the slightest hint - even by mention of possible use of Federal funds for 221 -d -3, etc., the County commissioners and zoning authority would throw every possible barrier in the way to block the project. Their aim is to make DeKalb lily-white and keep it so. One of the parcels in question is surrounded on all sides by middle income homes developed by one company. By means of injunction procedding the owner of the parcel has access to the property over a 20 foot right of way. Any attempt to purchase one dwelling and use its land for ingress and/or egress would tip the hand of those backing the project; and multiple exits would be required for a parcel as large as the one in question. A stipulation in the deeds of title would virtually be required to obtain proper approaches to the property.

I could cite other complications, but the foregoing are typical and more than enough to block the undertaking. One of the committee will endeavor to obtain legal descriptions of the properties and from that ascertain the owners of abutting properties. It is expected, also that the utilities and other necessities such as sewage connections, etc.would be denied by the appropriate authorities.

The group as a whole is of the opinion that an independent entrepreneur could find the necessary initial funding to make the essential studies and moves for acquisition, without reference even by inuendo to an integrated project. The site is of sufficient size and value to attract such a person or persons. DeKalb County, so it is said, deliberately let its workable program lapse, to keep federal funds from being used, and thus avoid integration.

The second of the two resolutions unamimously adopted at the May 29 Housing Conference calls for urging counties adjacent to Fulton (Atlanta) to take immediate steps to adopt a Wprkable Program, etc....." (See page 2 of the Housing Conference Report entitled "Only A Beginning ...But a very significant one.", copies of which you have).

Henry deGive, who is an attorney with EEOC on Don Hallowell's staff, will confer with Don, who is the attorney for the owners of the land under discussion for further comment. I spoke with Don some time ago, and when we were in the EEOC office before setting out for our luncheon meeting Don asked the occaion for the gathering. I told him briefly and asked him to comment on Henry's report of the discussion. I think he will concur with the recommendation, knowing as he does the DeKalb County attitude.

MEMORANDUM AMERICAN FRIENDS SERVICE COMMITTEE, Incorporated, 160 North 15th Street, Philadelphia, Pa. 19102

To: Wil Hartzler and Noyes Collinson Date: July 24, 1968

From: Jim Harvey

Subject: DeKalb County Housing Project

The draft proposal submitted by HUD (Bob Thompson) offers what could be an interesting and challenging project. More discussion and gathering of background information is required before any agreement can be reached. I have three major concerns about the draft proposal:

A. As stated in Noyes' memo of June 18th, AFSC "would simply be the intermediary to receive funds and distribute them." Why is an intermediary needed? Can funds go directly to the people most interested in planning and developing the land?

B. The "Purpose of Program" states that the intent is "to make lots available for residential construction for middle-class Negro families." First, why does housing have to be produced exclusively for this segment of the Negro housing market? What is the economic level of people presently living on the land?

I would generally prefer to leave the question open about the economic level of housing. Could there be an economic mix?

C. The three-phase approach does not make complete sense to me, particularly if the idea is to plan with the people. I can see AFSC playing a role in developing a housing project but perhaps not in the manner as I understand the proposal.

I suggest the following approach:

1. A community organizer would be employed to work with the concerned people in the area. The primary job would be to:

--form a group whose purpose would be to research, plan and develop a housing project

--identify and involve the needed resources to get the job done

--present a broad concept of the possibilities

--identify and outline the major obstacles with some ideas of how to surmount them

2. Funds would then be made available to a group whose overall purpose is to plan and put the plan into effect. The group would subcontract or directly employ the various skills and resources needed to accomplish the job. If AFSC were seen as fulfilling one of the necessary components--fine.

Essentially what I looked for were aspects of the proposal that makes it different from the normal planning of any other housing development and also particular features that would be unique to AFSC. I am unable to find anything very different except the ownership of the land, and the possible reactions from the county officialdom and surrounding area. Why can't any group of Black businessmen form some type of syndicate to plan, finance and develop the land?

As you can see, my thoughts are to start from a community base. Specific ideas about what should be developed or any concepts should come from the concerned group. This may be a slower process but would be a sound approach.

My recommendation is to meet with Bob Thompson and other HUD officials to discuss and clarify several issues that are of great concern to us.

How flexible is HUD to modification of the proposal and to the normal approach to housing development in that area?

Under what provisions, (regulations, funds, program, etc.) is the draft proposal based?

Are the HUD people familiar with AFSC housing programs and our basic concern for self determination and human values?

What are the particular contributions which HUD sees in AFSC and what are the particular elements we would like to see incorporated in the proposal?

What kind and how much support can be expected of HUD to see the project through to completion?

As presented the proposal does not appear to merit a great deal of time and attention unless we had a clear invitation from HUD (with an understanding of our mutual interest) or interest from the people most directly affected.

Of course, many internal problems will have to be considered such as:

a. Priority

b. Relationship to Atlanta Housing Program

JHH/fm
cc: Louis Schneider/Frank Hunt
Barbara Moffett

DeKalb County
cc: Barbara Moffett
Project

Memorandum

AMERICAN FRIENDS SERVICE COMMITTEE

SOUTHEASTERN REGION

Date July 26, 1968

To: Noyes Collinson and Jim Harvey

From: Wil Hartzler W.

Subject: DeKalb County Housing Project

Arriving simultaneously on my desk were your respective memos of July 23 and July 24. I was glad to have further comments from Jim on the DeKalb County proposal and the perceptive insights of members of the Atlanta committee who know the situation first hand.

After studying again all of the material I have on this proposal, I would like to summarize where I come out. From the beginning I have been impressed with the delicate nature of this proposal in relation to the suburban area in which the project is to be placed. Members of the Atlanta committee certainly reinforce this by suggesting many ways in which the project could be side-tracked by public pressure or political action . If the possibility of such side-tracking is increased by the AFSC being in any way associated with the effort, then I believe that it would be much better that this be strictly a commercial venture, perhaps without HUD funds involved at all. Furthermore, I believe our program commitments can be fully utilized for another year or two in helping neighborhoods organize themselves to make existing housing available to all on an open market. Perhaps at a future point our attention could then turn to new inter-racial developments or housing for the low income. If the DeKalb County project is built, I see our program working with the fair housing committees helping to secure black and white buyers to assure that the development is fully integrated. This kind of assistance is more appropriate to our experience and pattern of work than to be involved in the technical end of development or passing on funds to those who do the developing.

I do not understand the suggestions Jim makes in his approach which calls for a community organizer to work with the concerned people in the area. As I understand the proposal, we have open land which might be developed as a project with a new community of residents to be placed there. I don't see where the community base is that he would start from and how we would have people involvement until there are houses ready for purchase. I think he is right that private interests could just as well carry out the proposed project which would not entail any involvement of the AFSC, except at the point I indicated earlier.

On the basis of reactions we have now from Atlanta and Philadelphia, I think Noyes should tell Bob Thompson that we are the wrong team to be playing in that ball game.

cc: Barbara Moffett
Henry DeGive
Glenn Gilman
I.E.Saporta
Moreland Smith

Memorandum

AMERICAN FRIENDS SERVICE COMMITTEE

SOUTHEASTERN REGIONAL OFFICE

ATLANTA COMMUNITY RELATIONS PROGRAM

Date August 1, 1968

To: Wil Hartler & Jim Harvey

From: Noyes Collinson

Subject: More on the DeKalb County Housing Project

Please read first the attached Memo from Moreland Smith; this Memo (mine) will have more meaning.
When , on July 29, I relayed your position on the Project to Bob Thmpson he was somewhat disturbed and said we had misunderstood the purpose of AFSC's being approached. He asked for a few days in which to reply. I told him that in the event of a misunderstanding I certainly would pass on a corrected version and let High Point and Philadelphia reconsider.

Instead of communicating with me, Bob asked Moreland to meet with him and Helen Bullard Tuesday, Aug 30; Moreland asked Ike Saporta to join him, who, in turn asked whether I would be attending. I called Bob to ask whether I should. He replied that it would not be necessary. I gather that Bob was going to lay the matter before SRC. (There had been some mention of the possibility of Interfaith, Inc.'s involvement).

You will note from Moreland's Memo (delivered late Wed., July 31) that it is the other piece of property, across and down the road from the one we thought was in question. I knew there was a second parcel but I had never seen it, Those of us who met July 22 discussed mainly the "land-locked" parcel, but feared that whichever parcel might be examined for purposes described in the Draft, DeKalb attitudes would prevail. It now appears as is noted in Moreland's Memo, that the parcel really under consideration is already zoned residential, etc.

I have had conversations with John Steinichen this morning. He is chairman of Interfaith, and speaking only for himself, he is quite hopeful that Interfaith directors will give favorable consideration to becoming involved in the Project. Helen Bullard will prepare a presentation to HUD upon which the directors will act Aug. 15. (See Interfaith communication attached).

Interfaith is better equipped to take on this sort of Project than is AFSC, as I see it. Nevertheless, I am passing on Moreland's Memo so that all concerned may be apprised of developments to date.

MEMO

Moreland Griffith Smith FAIA
P. O. Box 494
Atlanta, Georgia 30301

TO: AROP Advisory Committee, Steering Committee

FROM: Moreland Smith

SUBJECT: DeKalb County Housing Project

	for routing
	circulate
	answer
	return
	destroy
	to files

I find after talking more fully with Mr. Robert Thompson, HUD, that I have made a recommendation and taken a stand on the Advisory Committee based on erroneous information. Quite sometime ago, Mrs. Clayton showed me a piece of property in DeKalb County owned by a Mrs. Gaines which was primarily "land bound". This was the property which I thought we were discussing at our last meeting. However, I now find the property in question is another piece of property which has adequate access at present and is also presently zoned for single family dwellings. The proposed arrangement would not require American Friends to be the sponsor or promoter only to serve administratively as the recipitant and disburser of the Planning Funds ($10,000.00). As can well be imagined the owners do not have the necessary development funds and HUD is desirous of furnishing the "seed money" for making this planning feasibility study.

Because of the "political" atmosphere in DeKalb it is quite possible that existing housing construction codes could be stringently enforced thus getting rid of the present Negro occupancy. Also, it is most possible that this land now zoned for residential purposes could be rezoned for industry. This property is not suitable for industry use and therefore would remain vacant, thus exclude it from Negro residential use.

Because of the above information I strongly urge American Friends to reconsider this case.

I must emphsize because of the local situation time is of the essence and if American Friends are interested in providing a means of action on a delicate matter they <u>must</u> act immediately.

MGS/km

Moreland Griffith Smith FAIA
P. O. Box 494
Atlanta, Georgia 30301

Interfaith, Inc.
P. O. Box 9715
Atlanta, Georgia 30319
Phone 404 237-6154

July 15, 1968

Mr. Collinson:

The July 30 meeting of the Board of Trustees of INTERFAITH, Inc. will be open to all religious organizations and similar institutions interested in the churches' corporate effort to fill housing needs in the Metropolitan Atlanta area.

Please be in the Chapel of the Presbyterian Center at 341 Ponce de Leon Avenue at eight o'clock on that Tuesday evening.

SEE architects' concept of Interfaith's proposal for a harmonious community of social, racial and economic diversity on the 96 acres of U.S. Honor Farm #1 which the federal government has turned over to the Atlanta Housing Authority for development, on which we are preparing a bid.

HEAR what progress has been made in various communities around Atlanta to provide new housing or rehabilitate present dwellings;

SUGGEST other areas of housing concern in which Interfaith could act.

Churches and other organizations now considering membership in INTERFAITH will welcome this opportunity for an up-to-date appraisal of its efforts and projects. Present members include Catholic, Episcopal (St.Bartholomew's, St.Bede's), Jewish, Methodist (Briarcliff, Glenn Memorial), Presbyterian (Central, Christ Church, Church of the Atonement, Church of the Master, Trinity), and Unitarian denominations. Central Congregational Church, Ignatius House, Oglethorpe Presbyterian Church, the Unity Commission and others have expressed interest in joining, with membership applications on hand from some to be acted upon.

Please come, and bring along any others interested in supporting Interfaith's efforts to improve housing conditions in Greater Atlanta.

Cordially,

The Trustees,
INTERFAITH, Inc.

8/1/62

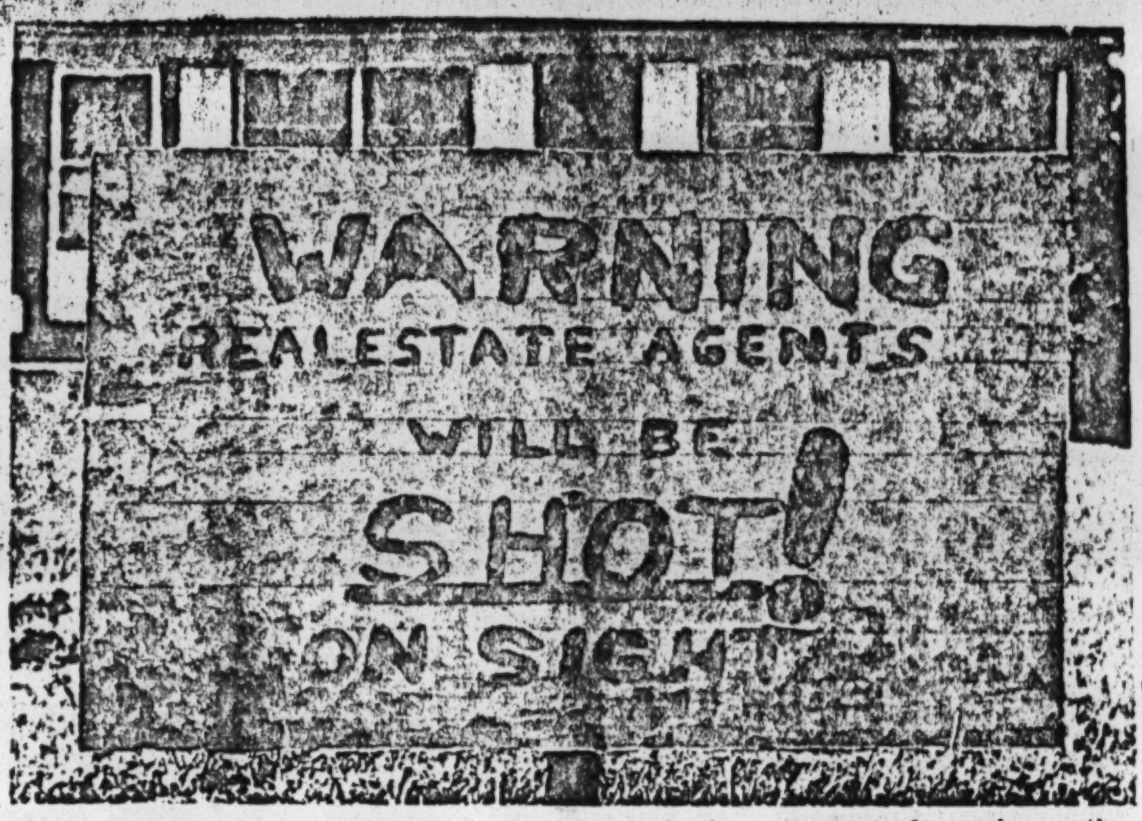
Moreland,

Thanks ever much for your memo. & help -

I'll return your stamped envelopes. You were thoughtful to provide them

Nyra

DeKalb NEW ERA 8/1/68 DECATUR, GEORGIA, T



HOME OWNER GETS TOUGH! — Real estate brokers are sort of unwelcome these days at the home of Mr. and Mrs. William H. Anderson at 2066 Barberrie Lane in the East Lake section of DeKalb. The couple have joined some of their neighbors who say they're fed up with high-pressure brokers trying to "block-bust" the area with panic selling tactics as a few Negro families move in. (Photo by Kirby Freeman)

East Lake Residents Hit 'Block-Busting'

By KIRBY FREEMAN

"Unscrupulous real estate dealers are trying to panic us and make us put our homes on the market."

This terse statement by a young husband and father, made to about 100 other husbands and wives grouped around him, set the theme for a protest meeting Friday night in the East Lake section of South DeKalb.

"Block-busting" tactics by a dozen or more high pressure real estate brokers have so aroused the white property owners of the community that they have decided to organize and fight back.

First gathering of the alarmed citizens was held Friday night in an annex of Glenbrook Baptist Church on Parker Avenue, between Glenwood Road and McAfee Road, south of East Lake Golf Course and Country Club.

NAMED CHAIRMAN

Elected temporary chairman was Mrs. James W. Helton of 1895 Delphine Drive who with her husband was instrumental in calling the protest meeting.

Newspaper reporters and TV cameramen were invited "in hopes this vicious underground campaign can be brought to light."

Here's the situation as outlined by spokesmen for the protesting property owners:

There are several hundred homes---probably a thousand ---in the general area south of Glenwood Road between Second Avenue on the west, Candler Road on the east, and extending south to McAfee Road and beyond, toward Tilson Road and the East Freeway.

The area has had all white residents until recently. Now a dozen or two Negro families have bought out white home owners and have settled in the community, scattered here and there.

Within the past two months a handful of real estate brokers and firms have begun to circularize the neighborhood with letters and memos as well as phone calls and personal visits, warning that the community is "going Negro" and urging residents to sell their homes or their equities.

CRUISE NEIGHBORHOOD

"For Sale" signs have begun to appear in front of several houses on most of the streets. Occasionally, white residents have observed autos filled with Negroes cruising the neighborhood as if they were house hunting.

More and more property owners are succumbing to the "high pressure pitches" of agents and putting up their houses for sale---creating a near-panic situation.

"We have begun to integrate peacefully in our community," Mrs. Helton told property-owners at the protest meeting, "and we need to organize and stabilize the area. The area will not go all colored unless you people panic and sell your homes."

One man stood up at the meeting to report that although he was not interested in selling he had a phone call from a broker who said "he had a Negro buyer who had looked at my place and was ready to buy it and move in. I told him it was not for sale."

"These agents are going house

(Continued on page 3)

Block-Busting

(Continued from page 1)

to house, stuffing mail boxes with threatening notices and calling us on the phone," according to one woman who addressed the gathering.

"They offer you $1,000 for your equity without knowing anything about the property or even inspecting it. When they called me, they told me they already had my home sold."

Mrs. Helton, the chairman, said she and Mr. Helton had discussed the situation with the Georgia Real Estate Commission and had been told "it is illegal for somebody to tell you that this area is going all colored and that you must sell your home."

Observers at the meeting were William J. Strickland, president of DeKalb Board of Realtors, and Walter Scott, active member of the board.

CHARGES ILLEGALITY

Invited to the rostrum, Mr. Scott said that apparently many statements being made by the house agents are unethical and some of them are illegal.

"However," Mr. Scott added, "there are borderline cases where it's hard to prove they're doing wrong. You'll have to catch these agents misstating facts to bring action against them. Your best defense is for you home owners not to become frightened."

Invited to speak was Bob Sigmon, member of the steering committee of the Druid Hills Fair Housing Committee and an employee of the Southern Regional Education Board.

Pointing out that "Druid Hills has had very minor integration of Negroes so far," Mr. Sigmon explained that "there's an acute housing shortage for Negroes in the Atlanta area who are able to buy homes and the kind of minority able to buy homes in your area has to have an income level that makes them good neighbors.

"The code of ethics of the National Association of Real Estate Boards requires that a broker not be concerned with the ethnic or religious nature of a community."

Mr. Sigmon counselled the home owners to "take the right approach that will stop the panic that is about to emerge among you."

About a dozen property owners stood up in the audience to express their views, gist of which seemed to be that they were willing to band together to resist the "unscrupulous" brokers and to agree to keep their homes and integrate the community peaceably.

Several spokesmen conceded, however, that some property owners in the area have declared they will sell their homes and move before they will live in an integrated area.

NOT FOR SALE

Since the meeting, several owners have indicated their determination to resist the "block-busting" tactics by placing signs on their lawns stating their homes are not for sale.

One couple on Barberrie Lane put up a sign that read: "Real Estate Salesmen Will Be Shot on Sight."

Displayed to the audience was a classified ad page taken from an Atlanta daily to indicate that a rash of ads offering to sell homes in the East Lake area showed some property owners were on the verge of panicking.

After a show of hands indicated most residents at the meeting were determined not to sell, Mrs. Helton asked for volunteers to serve as "block captains" to help organize residents on their streets.

The chairman released the following initial list, to which, she said, more names would be added.

Quillian Street --- Sam J. Miller. Parker Avenue --- John B. Callaway. McAfee Road --- Mrs. W. C. Jameson. Delphine Drive --- J. H. Bennett, Mrs. Hazel Hayes. East Starmount Way --- Mrs. C. W. Allen Jr. West Starmount --- Mrs. Foster. Daniel Street --- Mrs. C. L. Caughen. Cogar Drive --- E. L. Davenport Sr. Upper Barberrie Lane --- A. Y. Hendry Jr. Lower Barberrie --- Mrs. William H. Anderson. Burning Tree Drive --- Gene Farrar.

AMERICAN FRIENDS SERVICE COMMITTEE

ATLANTA COMMUNITY RELATIONS PROGRAM

S P E C I A L M E E T I N G

Date: Friday, August 9, 1968

Time: 12 Noon

Place: Room B, Bradshaw's Penthouse Cafeteria
40 Marietta Street (First Federal Building)
(Pick up your tray and come through the line and then to Room B.)

Although this is the middle of the vacation season and many of us will be away, we hope that those who are in town will come to help us think through a difficult situation now confronting the residents of the East Lake area, where blockbusting is going on at a perilous rate.

Peggy Helton, who heads up a movement to organize resistance to the unscrupulous tactics used by some real estate agents, will be speaking for an hour on WRNG's Open Line at 10 a.m. on August 9. We suggest that those of you who have an opportunity tune in for the hour to hear the sort of questions and answers which develop, on the basis of which we should be better informed to discuss the situation at lunch. We have asked Mrs. Helton to join us at the noon meeting.

We would very much appreciate your telephoning us at 523-6628 to advise us whether or not we may expect you at the luncheon meeting.

Henry L. DeGive
Chairman

Noyes Collinson
Program Director

August 6, 1968

'Mod' Housing: Low-Cost Cure For an Old Ill

National Observer
Aug. 12, 1968

Can Building-Block Houses Stop Inner-City Decay And Please the Eye?

The men who fret about the nation's worsening shortage of good housing have had this recurring dream:

Houses of infinite variety and price roll off mass-production lines. Instead of the houses of wood and brick that line the familiar streets of suburbia, these houses look like building blocks, or "modules."

When the owner outgrows his house, he sells it to a buyer who arranges to have it broken down into building-block units again and moved, by truck or even helicopter, to the buyer's lot. The original owner buys other building-block modules to suit his new needs, and puts them together to suit his fancy.

Or, if he yearns for the wide-open spaces, he simply packs up his house and moves it to the country.

This is no longer the stuff of dreaming. Mass-production houses, which one authority says will be "the biggest change in housing since man came out of the cave," is already at hand. Mass-produced houses are *now*. The battered old house trailer, a relic of the days of *Bonnie and Clyde*, has grown up. The trailer became the mobile house, and now the mobile house is becoming the modular house.

'Relocatable Modular Houses'

Encouraged by concerned Federal, state, and local housing officials, the mobile house industry is now turning out modular housing for low and moderate-income families and turning it out at a profit. By the simple expedient of mating the sometimes garish looks of their mobile product with such things as peaked roofs and cedar-wood siding, the manufacturers are producing what they like to call "relocatable modular houses" in the $5,000 range that are barely distinguishable from the far more costly conventional product.

The modular house is simply a house built in sections—or modules, in the jargon of the industry. The buyer takes as many sections, or modules, as he needs and can afford, much like a woman buying a sectional sofa.

These sections, or modules, evolved from mobile homes—the oversized giants that spread 14 feet across the highway and often run to 60 feet in length. Nearly every American motorist has found one in his path at one time or another. Though these evolved from the house trailer, they are on wheels now only for convenience in moving them, and once on the site are often put on blocks or a foundation and the wheels are removed.

These mobile homes make up a big industry, and a big part of the housing industry already. Says Paul Rudolph, a

Please Turn to Page 14, Column 4

Moving Ahead

"We finally develop a weapon terrible enough," says an Air Force officer, "and suddenly the Russians get mighty interested in missile moratoriums and disarmament talks. Why? We're more than two years ahead of them on this one."

A cynical view? Perhaps. But the speed of developments affecting the strategic power balance convinces both Moscow and Washington that either meaningful progress be made now toward limiting and subsequently reducing nuclear armaments, or a huge new expansion of the competition to build more lethal nuclear-weapon systems will begin. In fact, this new cycle of the arms race appears to be starting now, which is why the imminent talks with Russia are stirring heated arguments here.

Last week the Pentagon confirmed—with a certain finality—that it would begin this month a two-year series of tests of the Poseidon and Minuteman III missiles. Each missile will power a revolutionary payload that can rain up to 12 nuclear warheads on different, widely separated targets. The payload is called the Space Bus or MIRV, an acronym for Multiple Independently targeted Re-entry Vehicle. Explains John Foster, the Defense Department's director of research and engineering: "After the main booster has cut off, the bus keeps making minute adjustments to its speed and direction and after each adjustment it ejects another warhead. Thus each warhead is delivered on a trajectory to a different city, or if desired, all can be delivered within one city."

Mr. Foster

MIRV would increase the number of nuclear warheads that U.S. strategic missiles could carry from 1,710 to possibly 12,000 or 15,000. It makes the U.S. and Russian antiballistic-missile (ABM) defense systems of the 1970s obsolete, even though they have barely been started.

Administration officials credit Congress' approval of the second-year ABM authorization in June and the Russian awareness of the MIRV tests for Soviet Foreign Minister Andrei Gromyko's announcement on June 27 of his country's willingness to discuss arms control and disarmament. Agreement on the date and location of the talks is expected "any day."

Mr. Gromyko's announcement was not as startling as it had first appeared. Says a State Department official: "Our strategic position has crystallized this summer. Russia has come close enough to parity with us in numbers of deliverable warheads for them to consider a freeze, and neither of us has made much progress on an ABM system. But when we develop our MIRV capability, which will re-establish our lead, we disrupt any balance, dictating that they rush for a similar capability. Now, for the first time, we have somewhat

People ar

"The use of
destrians lead

Low-Cost Housing

Peaked Roofs and Cedar Siding

For Ailing Cities, a Moveable Cure

Continued From Page One

leading architect, writing in the June issue of Progressive Architecture magazine: ". . . the mobile-house industry accounts for one out of every five new housing starts in the United States today and the graph goes up and up and up. They . . . produce a quite decent equivalent of a two-bedroom air-conditioned house for $6,000. The [manufacturers] produce a $3,000 house. Now where else can you buy this kind of thing?"

Criticism has in the past poured down on the heads of those who make and buy these homes, because too often they have littered the countryside with ill-kept homes in cluttered lots.

Yet, during the past year, these ugly ducklings have begun to evolve into something quite different. Just as mobile houses look less like their trailer ancestor and more like a house, the modules assume the form of attractive single-family dwellings, town houses, and even three-story apartment dwellings.

Now the modular-house manufacturers are out for bigger things. "We are shooting for the inner-city market," says David Wolff, an executive of Magnolia Homes Manufacturing Corp., a subsidiary of Detroit's Guerdon Industries.

The plight of the slum dweller has provided the impetus for the acceleration of modular-house production. Nearly 50 years ago, the great Swiss architect Le Corbusier, foresaw the troubles America is experiencing today.

A Cause of Unrest

"Building is at the root of social unrest today," he said. "Machines will lead to a new order both of work and leisure. Entire cities have to be constructed, or reconstructed, in order to provide a minimum of comfort, for if it is delayed too long, there may be a disturbance of the balance of society. . . .

"We are dealing with an urgent problem of our epoch. Nay, with *the* problem of our epoch. . . . Architecture or revolution."

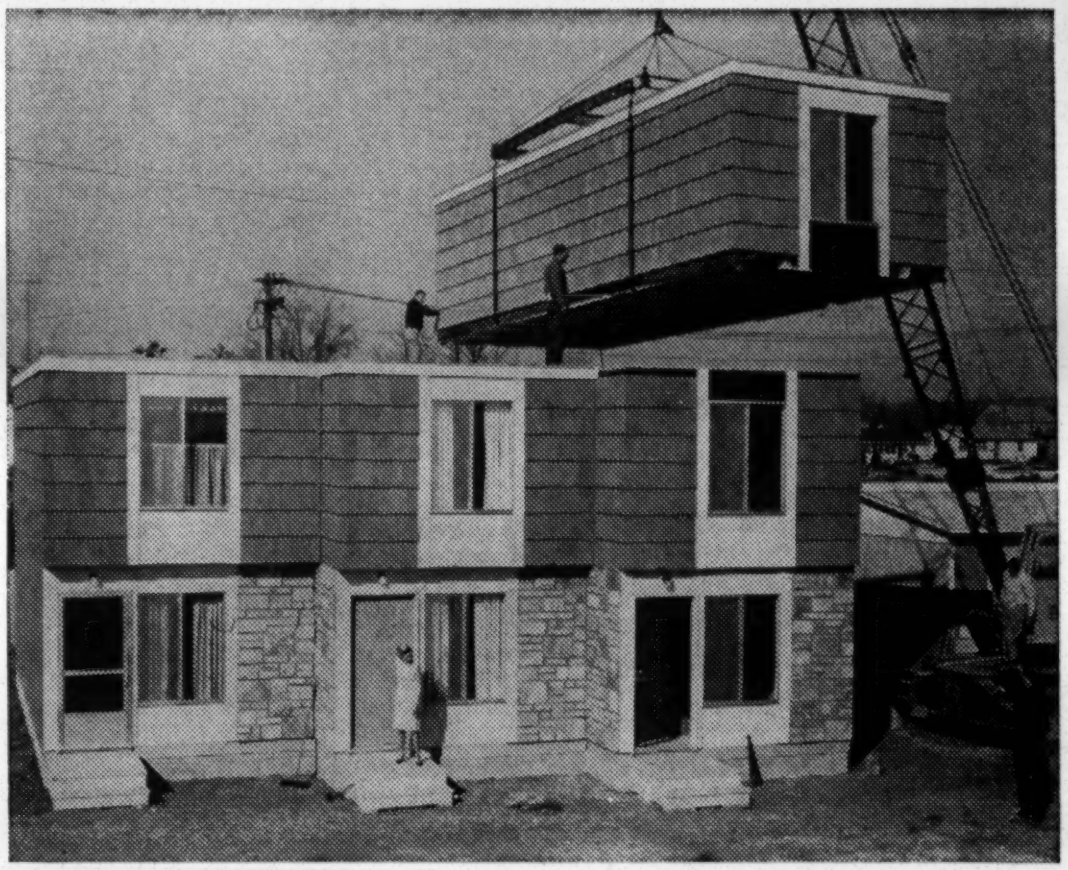
Says Progressive Architecture:

"With visions of building-boxes dancing in their heads, architects today are dreaming of realizing lower-cost mass housing at last. This time, those dreams may not remain mere unfulfilled wishes."

Not a Complete Answer

Few housing experts contend, however, that the mobile-home and prefabricating industry have all the answers to the nation's housing ills, either urban or rural.

John King, director of the Institute of Environmental Design of the National Association of Home Builders in Washington, D.C., says: "We must be cautious about accepting these new structural systems as being *the* answer to low-income housing. There must be a total approach



Crane demonstrates how a room is added to modular house.

ing site by flatbed truck, erection of the units taking 8 days.

Each two-story town house was produced for $8,000, or $10 per square foot, representing a 15 to 20 per cent savings over comparable conventional construction. FHA and Magnolia Homes say unit costs can be brought down even further.

The townhouse units consist of a first floor 12-foot by 32-foot module containing living room, kitchen and dining area, storage space and stairwell; a 12-foot by 34-foot second floor with two bedrooms, full bathroom, and storage closets. The tenants of Fredella Village, most of whom are former residents of China Street Bottom, pay an average $60 a month under the rent-supplement program.

When houses are brought down to the $5,000-to-$10,000 price range, they come within practical reach of millions of lower-income American families who cannot afford new houses built conventionally. In a private modular-house development in Ashburn, Ga., for example, Joe Jones can buy a three-bedroom, one-bathroom house of 736 square feet on a small patch of land for $5,689, with an FHA-insured mortgage of 6¾ per cent. For this unit, Mr. Jones makes a down payment of $189, his monthly payment to principal, interest, and taxes, coming to $57 and some change.

A University Development

One of the most attractive modular-house developments in the United States, sidered to be the maximum for profitable operations.

Problems aside, the developers believe that they have proven acceptance of industrialized housing by sophisticated, higher-income groups. Consequently, they have put together a number of experimental modular ski chalets in Vermont for sale in the $18,000 range, and are studying modular concepts of vacation homes for sale in Florida. There may be no limit to how fancy the houses and prices can get. —PETER T. CHEW

industry have all the answers to the nation's housing ills, either urban or rural.

John King, director of the Institute of Environmental Design of the National Association of Home Builders in Washington, D.C., says: "We must be cautious about accepting these new structural systems as being *the* answer to low-income housing. There must be a total approach to reducing the costs of land, of maintenance and repair, to the problem of codes, and so on. Modular construction doesn't mean a thing without substantial volume production."

A White House commission is at work now on a report on a wide-ranging array of housing problems—studying such diverse subjects as building codes, land use, zoning, and the like. Paul Douglas, the former Democratic senator from Illinois, heads this commission; another, headed by private builder Henry J. Kaiser, is studying the role of private industry in low-income housing. Both reports are expected by the end of the year.

For the moment, the mobile-home companies such as Redman, DMH, Magnolia, and others, are there first with what appears to be the most. Certainly it is obvious that without mammoth Federal subsidy, the conventional home-building industry cannot create the 6,000,000 low-cost housing units which President Johnson has called for in the next decade. Mr. Johnson's $5.3-billion housing act represents the first big instalment toward the goal of construction or rehabilitation of 1,700,000 housing units over the next three years.

A Bottomless Pit?

But replacing the nation's slums with conventional housing, contend many builders and financiers, could be a matter of trying to fill a bottomless pit.

"At $20,000 a unit, which is average for conventional methods, it would cost $120 billion to meet this goal," says Arthur M. Watkins, a New-York-based housing authority. "Now add to that the cost of land, and the inevitable bureaucratic overhead of the Government, and you have a bill that the U.S. taxpayer just will not pay. Perhaps he should, but he won't."

The modular-house boomlet, then, comes at a felicitous time. Much of the credit for prodding the already prosperous mobile-homes firms into modular housing must go to Charles A. Dieman, assistant commissioner for technical standards of the Federal Housing Administration (FHA), according to industry sources.

Mr. Dieman has involved his agency in a score of projects, totaling 1,000 dwelling units. More are in the planning stage.

This thing could go big within a year, real big," says Mr. Dieman.

The first such modular-house project insured by FHA under its experimental housing and rent-supplement programs, was Fredella Village in Vicksburg, Miss. The project is a direct outgrowth of a meeting which Mr. Dieman held in August 1966 with members of the Mobile Home Manufacturers Association in Washington, D.C., in which he outlined the desperate need for low-income housing and said: "Let's see what you can do."

The Vicksburg development, sponsored by the nonprofit Frederick Yeamans Dabney Foundation, consists of 28 two-story townhouses which replaced a pocket of condemned Negro slum shacks known as "China Street Bottom."

Manufactured in 17 Days

The modules, each of which weigh 9 tons, were manufactured within 17 days in a Magnolia Homes plant 10 miles outside Vicksburg and carried to the build-

For this unit, Mr. Jones makes a down payment of $189, his monthly payment to principal, interest, and taxes, coming to $57 and some change.

A University Development

One of the most attractive modular-house developments in the United States, representing something of a first for medium-income tenants, is now under construction in Amherst, Mass., for rental to faculty and married students of the University of Massachusetts.

"For those who deplore the mobile home and cringe at the thought of mass housing produced in a mobile-home factory, the Glen Development Co. project at Amherst, Mass., will be a revelation," say the authors of *The New Building Block*. "The eccentric and romantic forms of these homes bear no resemblance to the familiar mobile home."

The result of teamwork between the Glen Co. of Washington, D.C., the architectural firm of Armstrong and Salomonsky of Richmond, Va., and the South Hill, Va., plant of Magnolia Homes, the two-story apartment houses fit well into the university setting. Of stained cedar-plywood exterior, the larger apartments include two-story living rooms with dramatic, sloping roofs.

Known as Puffton Village Apartments, they consist of 480 apartment units of one, two, and three bedrooms, renting for $130, $160, and $190. The first 104 units have been rented.

Donald Glen, the youthful president of Glen Developers, says that the cost of the first 104 units compares with conventional construction, but that the telescoping of construction time resulted in lower financing costs and added rental income. There were, he concedes, many first-time problems to be overcome.

Problems With Local Codes

For one thing, the developers had to contend with local building codes, unions, and politicians. FHA's Mr. Dieman interceded at several critical points, serving as a mediator, ironing out differences.

Adding to the cost of each unit was the long, 775-mile haul from South Hill, Va., to Amherst at a cost of $550 per unit. Steep transportation costs are a major bugaboo of industrialized housing, a 300-mile trip from the factory generally con-

Robert A. Hatch (202) 737-4091
Peace Corps Public Information
Washington, D. C. 20525

3147

FOR TUESDAY AMS, AUG. 20, 1968

Please Read

PEACE CORPS DIRECTOR
SAYS COLLEGES IGNORE
REAL CAUSE OF UNREST

WASHINGTON--Peace Corps Director Jack Vaughn predicts continuing protest activities on college campuses in the coming year because many school administrators have not tuned in to the real cause of unrest among students.

In an article in the September issue of Glamour magazine, (on sale Aug. 20) Vaughn states: "It is becoming clear that half of today's students are out to change the system--not necessarily our system but their system of higher education. I believe they're right in thinking it is ready for radical overhauling."

The trouble, Vaughn believes, stems from depersonalization of higher education and failure to recognize students as adults capable of full participation in society and in educational affairs.

The student is demanding a personal experience, Vaughn says, and turns on the school administration. "If this is to be reversed, the faculty must be liberated, and perhaps reoriented toward the student" the Peace Corps director says.

He points out, "It may be that there will be more dissenion on the campus similar to the unrest which rocked many campuses last year unless changes ensue in the decision-making apparatus of higher education."

- more -

Vaughn's opinions are based on the results of a Louis Harris survey of student attitudes toward current issues such as Peace Corps service, the Vietnam war, the civil rights movement, and student activism. The Harris poll, commissioned by the Peace Corps, was supplemented by in-depth interviews conducted by Peace Corps staff members on 12 representative campuses.

"The two most significant results of our studies," says Vaughn, "were the finding that the real revolutionaries totaled less than four per cent of the student population and that one third of the students were activsts who want to work for reform within the system."

According to Vaughn, the surveys indicated that 11 per cent of all students are "true protest-activists;" i.e., those who comprise the leadership of most campus protest activities. However, only four per cent of all students are "so radical or anarchistic in their views to be considered out of communication with society."

"There is another 30 per cent committed to social and political action but who feel that their goals can be attained within existing systems," says Vaughn. "Add to these groups an estimated 10 per cent whom we can call constructivists--those committed to social and political action, but who have not engaged in dissent or protest movements."

This adds up, Vaughn says, to approximately 50 per cent of the student body committed to some form of social action, ranging from violent protest to doing community volunteer work.

Vaughn describes the 50 per cent who are still uncommitted to social action as "the remnant of the 'silent generation' of the '50s.

He points out that the Harris survey shows a drop in interest in Peace Corps service among the four per cent of students who are radical activists (primarily due to anti-Government sentiment because of the Vietnam war).

"But on the other hand, the rapidly increasing number of the more moderate activists who were very interested in the Peace Corps gave us a greater number of students likely to volunteer for the Peace Corps," Vaughn says.

-30-

#3147

Low Income Housing

FINANCED IN PHOENIX

Mini-Houses for Poor?

By STEVE BASSETT

PHOENIX, Ariz. (AP)—The structure is small and unimpressive. It almost has to be called a mini-house.

The mini-house's builder and a growing number of proponents says it may offer the first real hope of home ownership to the nation's poor.

The one and two-bedroom home sells for $5,300 to $6,300. The maximum monthly payment is $61, considered well within the capabilities of families with incomes of $3,000 or even less.

The Federal Housing Authority has given its support to the concept.

NEVER BEFORE in its history had the FHA agreed to underwrite the mortgages of such cheaply priced homes in an urban area.

"This is a drastic departure for us," said Charles Christy, deputy FHA director in Phoenix. "Since the war we've been looking at housing through our eyes, which are admittedly middle class white."

To Herman Chanen, a Phoenix builder who three years ago conceived the mini-house idea with businessman Tom Chauncey, the program offers "at least an attempt to solve the problem of ghetto housing."

And to Mayor Milton Graham the program "for the first time makes available a sound concept of adequate housing to the poor people of the ghetto."

But to Earl Swain, a retired Negro carpenter, the embryonic program "is certain to make a buck for somebody."

JUST WHAT is a mini-house?

The homes are built of masonry, with conventional wood truss roofs, asphalt shingles and tiled floor. Each comes with kitchen range, refrigerator and home cooling unit.

The one-bedroom house, with 509 square feet, also has a built-in sofa in the living room. After a down payment of $100, the basic mortgage will be $51. Additionally, upkeep and utilities may be expected to bring total expenses to $71.

The two-bedroom, with 721 square feet, requires a down payment of $150. Like the smaller home the price is predicated on a 30-year mortgage, in this case $60 monthly. Maintenance and utilities should average another $20.

CHANEN, who is making his plans available to any builder who wants them, estimates it would cost an additional $1,000 to add a bedroom to the larger home, making it suitable for a family of eight.

Four mini-houses now are under construction in south Phoenix, utilizing all but one of five 1,500-foot parcels into which a standard residential lot had been divided.

"This reduces the land cost to $350 a parcel," explains Chanen. "Otherwise the lot would have cost $1,750, a prohibitive factor for anyone living on a poverty-level income."

This is one of two keys to the program—maximum use of available land.

The new construction is the first of any kind seen on this block of East Chipman Street in some time. There are several vacant, weed and debris-covered lots. The shattered windows of an abandoned house stare blankly across the street at the workmen.

"The area must also have utilities available," said Chanen. "If improvements had to be run in, the cost would also be prohibitive."

Chanen says a builder who is willing to work at a minimal profit could conceivably make the mini-house workable in any urban area.

MELVIN HIMMELSTEIN, director of the FHA office in Phoenix, recalls the day a representative of the FHA's technical standards office arrived from Washington.

"He looked over Chanen's plans and said: 'If he can come up with this house for the price he claims he can, we're interested.' "

Approval to underwrite the mortgages came in June.

PEACE CORPS
Southern Recruiting Office
275 Peachtree Street, N.E.
Room B 70
Atlanta, Georgia 30303

September 10, 1968

Mr. Moreland G. Smith
Southern Regional Council, Inc.
5 Forsyth Building
Atlanta, Georgia 30303

Dear Mr. Smith:

We are delighted you have agreed to participate in the 1968 Peace Corps Public Affairs Orientation Conference September 17 and 18 at Stone Mountain Inn. We are looking forward to a very interesting interchange of ideas between the newly hired Peace Corps Recruiters and people like yourself who have so graciously accepted the invitation to attend.

The Peace Corps representatives are, for the most part, recently returned Volunteers who for the next nine months will visit college campuses in the South to recruit additional volunteers for the Corps. We feel it is very important they spend some time discussing their experiences and opinions with various people from the Atlanta community to strengthen their effectiveness as campus recruiters through:

1. A better understanding of themselves as communicators with others;

2. A better understanding of their individual feelings and beliefs about their Peace Corps experience; and

3. A better understanding of current issues in the U. S. and Peace Corps' relevance to them.

From Atlanta we have invited people with varied backgrounds (see attached list) in order to carry out a more meaningful dialogue. We do not wish this to be a one-sided discussion.

We are including, for your information, selected readings prepared for the Peace Corps representatives. We hope you will find time to acquaint yourself with this material. Also attached is a list of Peace Corps participants and a partial list of participants from the Atlanta community plus a "fact sheet" for additional information.

Again, we wish to thank you very much for your participation in this conference. If you have any questions or problems please contact us at 526-6825.

Sincerely yours,

Denis Whitfill

Denis Whitfill

Enclosure

9(17-18)68

FACT SHEET

1968 Peace Corps Public Affairs Orientation Conference

Location: Stone Mountain Inn (Stone Mountain State Park)
Stone Mountain, Georgia
Telephone: 469-3311

Dates for discussions: Tuesday and Wednesday, September 17 - 18
From 9:00 AM until 4:00 PM BOTH DAYS

Participants: 20 Returned Peace Corps Volunteers (see attached list)
10 Atlanta Citizens (see attached list)

Number of groups: Two (15 people per group)
(10 Peace Corps, 5 Atlantans)

Meals: The noon meal both days will be provided at Peace Corps expense.

Park entrance stickers: Participants using private autos will be required to purchase a STONE MOUNTAIN bumper sticker for use during the conference. The price is $2.00. You will be reimbursed upon request. (The sticker, once purchased, is good for a year)

Additional information:
Contact Denis Whitfill (Peace Corps)
526-6825
for any unanswered questions.

ALL SAINTS' CHURCH

634 West Peachtree
Atlanta, Georgia 30308

Mr. Moreland G. Smith
38 Peachtree Circle, N. E.
Atlanta, Georgia 30309

Dear Moreland:

Your note about the sermon on October 6th is very flattering and mightily gratifying.

There is no copy of the sermon. I seldom write them out completely. This should be obvious from the rambling and unincisive quality of my preaching.

Young people, sensitive or not, have the pain of disappointment for the world is seldom if ever like they dream it. Further, a young person is called to be a hero. Heroes always end up tragically either in reality or in fantasy. The Christian religion offers to deliver us from fate which ends in death. The mark of the Christian freedom from fate and death for this life is not based on heroism but hid in God who gives us identity as persons, not heroes. I would suggest that much of your two friends' disappointment lies right there.

Three of my heroes have been killed in the past five years. I cried, and still do when the story is told. They caught me not because they were brave and heroic men, which they were, but because they had life and that abundantly.

Blessings.

Faithfully yours,

Frank

Frank M. Ross
Rector

October 14, 1968
FMR/a

A M E R I C A N F R I E N D S S E R V I C E C O M M I T T E E

ATLANTA COMMUNITY RELATIONS PROGRAM

MEMORANDUM

To: Advisory Committee Members
From: Henry L. DeGive, Chairman
Date: October 14, 1968

Subject: FIRST MEETING, 1968-69 PROGRAM YEAR

Dr. Vivian Henderson has graciously invited our committee to hold its first meeting of our eighth year of service in Atlanta on the Clark College campus. Those of you who were present last year will recall our first meeting there with pleasure. It set the tone for succeeding meetings, even though unavoidable circumstances on occasion reduced expected attendance severely.

Will you please note the following items on your calendar:

Date: Thursday, October 24
Time: 12:30 p.m. (Luncheon $1.50)
(*) Place: Kresge Hall, Clark College campus (*)

Because this will be an especially catered luncheon, it is necessary that we know by noon Wednesday, October 23, the number of guests to expect. You can facilitate our planning by telephoning your acceptance to Rosena Flint (523-6628) before that time.

We are presently preparing the Agenda for this meeting. Two items of particular importance are these:

I. Planning our 1968-69 Fair Housing Program's scope and methods for effective cooperation with other groups concerned with Open Occupancy under provisions of Title VIII, Civil Rights Act of 1968, and the U. S. Supreme Court decision re the Civil Rights Act of 1866.

II. Appointment of a co-Chairman to succeed Cleveland L. Dennard, whose advice and counsel we continue to miss.

Other items may be included or introduced by members attending.

As full attendance as is possible will be gratifying to all of us.

(*) See next page, please.

(*) Kresge Hall (brick, with green shutters) is best entered from the Lawshe Street side of Clark College campus, between Fair Street and Greensferry Avenue. Parking facilities are extremely limited. It is suggested that you allow ample time to find a parking space and reach Kresge Hall by 12:30, when lunch will be served. Kresge Hall may also be entered from the Chestnut Street side of the campus.

A M E R I C A N F R I E N D S S E R V I C E C O M M I T T E E

ATLANTA COMMUNITY RELATIONS PROGRAM

PERSONAL MEMORANDUM

To: All Members of the ACRP Advisory Committee
From: Noyes Collinson
Date: October 14, 1968

Subject: 1968-69 FAIR HOUSING PROGRAM

The luncheon meeting scheduled for Thursday, October 24, in Kresge Hall, Clark College, will inaugurate our eighth year of service in Atlanta. While I fervently wish that all of you could be with us, I know and regret that for various very good reasons some few of you will be unable to attend. This is a personal memorandum through which I am attempting to thank all of you, and to express my gratitude for your never-failing advice and support as together we developed our employment on merit program and later added fair housing as a new dimension. Without you we could not have made the advances to which we may modestly lay claim.

As I review our membership roster, I am impressed with the realization that many of you have been what we might term "charter members", having affiliated with the Advisory Committee during its first year of operation. Although appointments to committee membership technically have been for a three-year period with option for renewal for a second term, you have valiantly stood by year in and year out. We have lost a few members by attrition, mainly caused by removal from the Atlanta area. Their places have been adequately filled by those of you who have identified with our program in more recent years.

The thought occurs to me that possibly there may be those of you who, by reason of the shift in focus from employment on merit to fair housing, or because the latter program will call for advisory and to some extent participatory functions at the neighborhood level, may wish to take Sabbatical (but not final) leave. I hope none will, but if even one should so decide, the Committee and I will regret but understand. Will each of you please make a very special effort to be with us on October 24? We do need your advice and guidance as we embark on our new program, during which we shall share our experience and acquired skills with other groups concerned with fair, adequate, and decent housing for all persons residing in Metropolitan Atlanta.

Committee members will recall that in January of this year Xernona Clayton joined the staff of Model Cities-Atlanta. Since that time our program has been a one-man staff operation with the able assistance

of a competent secretary. The Advisory Committee shared the opinion of the Southeastern Regional Executive Committee and the Community Relations Division in Philadelphia that our Atlanta employment on merit program has gone about as far as it should in view of the large-scale programs launched at federal and state levels and supplemented by other privately supported organizations. For these reasons, the employment on merit program has virtually, in Quaker terms, been "laid down". Henceforth, the Atlanta Community Relations program will focus full attention on Fair Housing (Open Occupancy) in the Metropolitan Atlanta area.

The American Friends Service Committee, because of budgetary deficiencies, finds it necessary to curtail some of its many programs and to drop a few where other organizations could be counted on to maintain them. Our Atlanta program will continue, but on a one-man staff basis. As the date set for my retirement approaches, we are searching for my successor. No appointment has yet been made, but when he (or she) takes over my spot, I know the Committee will continue the support it provided me and which made my seven years in Atlanta the most rewarding of my forty-five years of professional service.

Adley PR-5-0464

AMERICAN FRIENDS SERVICE COMMITTEE, INC.

41 Exchange Place, S. E., Atlanta, Ga. 30303

TELEPHONE 523-6629

Employment on Merit Program
NOYES COLLINSON, *Director*

Southeastern Regional Office
1818 S. Main St.
High Point, N. C.

October 20, 1967

Mr. Edward Baxter
Regional Director
Housing and Urban Development
Peachtree-Seventh Building
50 7th Street, N. E.
Atlanta, Georgia 30323

Dear Mr. Baxter:

Persuant to the conversation that we had with regard to HUD assisting the American Friends Service Committee in making plans for the development of 100 acres for single family use in DeKalb County, I wish to inform you that we have been in contact with Mr. Harry Adley in preparation of a proposal.

Mr. Adley is currently in the process of preparing the plan and as soon as it is completed, we will submit it to you for consideration. He has informed us that the plan, which will make available some 300 single family housing units, will cost approximately $10,000. As you perhaps know, the budget of our organization is limited which leaves us dependent on other sources of financial assistance. Your department may consider this a necessary project and find it important on your list of programs to fund.

The plan will include property boundary lines, street and lot layouts, sewer lines, telephone cables and all amenities necessary to make this a first-class subdivision for citizens living in DeKalb County, without regard to race. It is estimated that six months will be required to develop the plan which will enable property owners, AFSC and FHA to participate, jointly, in the 300 lots under consideration.

As you so well know, the workable program for DeKalb County has expired and will not likely be renewed in the very near future. For this reason, the American Friends Service Committee and the DeKalb County property owners have

AT NATIONAL HEADQUARTERS

GILBERT F. WHITE, *Chairman* • HENRY J. CADBURY, *Honorary Chairman* • CLARENCE E. PICKETT, *Executive Secretary Emeritus* • COLIN W. BELL, *Executive Secretary*

no alternative than to develop this property. We propose to develop the houses in the price range of $12,000 to $20,000 for this appears to be the market price for the area as well as the type of housing which will fit in the existing pattern of the neighborhood.

As you also recall, the American Friends Service Committee, through its housing program, has been in the forefront of the movement to stabilize areas in Southwest Atlanta (SWAP) and has cooperated with citizens in DeKalb County in the formation of a Fair Housing Committee to help integrate their community.

Although stabilization has been our main emphasis, our primary objective is to support and encourage freedom of residence in our communities so that all persons, regardless of race, can secure the housing they desire and can afford.

Creating and increasing a housing supply such as this project demands will make this objective a reality and help to achieve freedom of opportunity in housing.

Sincerely,

Xernona Clayton

(Mrs.) Xernona Clayton
Director of the Housing Program
American Friends Service Committee

XC:vbm
CC: Mr. Harry Adley

A M E R I C A N

F R I E N D S S E R V I C E C O M M I T T E E

ATLANTA COMMUNITY RELATIONS PROGRAM

ADVISORY COMMITTEE MEETING

12:15 p.m., Thursday, October 24, 1968
Kresge Hall - Clark College
Atlanta, Georgia

MINUTES

Attending: Henry deGive, Vivian Henderson, Winifred McPhedran, Ralph Spillman, Alice Washington, Margaret Via, Richard Hocking, Henrietta Canty, Robert Sigmon, Sarah Mitchell, A. L. Feldman.

Guests: Peggy Helton, the Rev. William Griffin, Donna Warner, Sarah Herbin, Bridget McGuffog, Will Harvey.

Staff: Noyes Collinson, Jack Tatum, Rosena Flint.

Chairman Henry deGive presided. Vivian Henderson, hosting the luncheon, called for a silent blessing and welcomed the Committee and guests. Appreciation was expressed by the Committee for the courteous hospitality extended.

During the luncheon Henry deGive announced the addition of the Reverend Hugh Brooks, pastor of the West End Baptist Church, to the Advisory Committee and introduced guests listed in the attendance roster above.

42.1 Alice Washington accepted appointment to the post of Co-chairman of the Advisory Committee to succeed Cleveland L. Dennard, whose valued assistance will long be remembered. Dr. Dennard is currently president of the newly created Federal Vocational Institute in Washington, D. C.

42.2 The Committee approved application for membership in the (permanent) Metropolitan Atlanta Housing Conference, indicating its particular concern for participation in the fair housing section of the Conference. Henrietta Canty agreed to represent the American Friends Service Committee on the Conference. Jack Tatum, incoming director of the Atlanta Community Relations Program (AFSC), was named as alternate representative.

42.3 Noyes introduced Jack Tatum, who has been appointed Program Director to succeed him upon his retirement. Jack will assume responsibilities in early November. The date of Noyes' retirement will be announced later. He thanked the Committee for the support its members have given him in developing the Employment on Merit Program and in inaugurating the Fair Housing Program as an added dimension. He observed that his seven years with the American Friends Service Committee have been the most rewarding assignment in his forty-five years of professional employment, and encouraged the Committee to give to Jack Tatum the same support that it has given him.

Jack responded, expressing his pleasure in undertaking the Fair Housing Program directorship, noting that open occupancy will be the major focus to AFSC's Atlanta Community Relations Program in view of the several other organizations, tax-supported and privately financed, which are now operating in the area of equal opportunity in employment.

42.4 Vivian Henderson commented briefly upon a report of the Georgia State Advisory Committee to the United States Commission on Civil Rights (Toward Equal Opportunity in Housing in Atlanta, Georgia). He strongly urged AFSC to press vigorously on every front for the realization of complete open occupancy in Metropolitan Atlanta.

42.5 The remainder of the meeting time was devoted to a discussion of the direction which the Committee's thrust should take in the coming program year (the Committee's eighth). Peggy Helton, speaking for the South DeKalb group,said community attitudes must be changed before there can be stabilization in any area of Metropolitan Atlanta. She reported further that the Georgia Real Estate Commission has been helpful in the group's attempts to stem illegal and unethical "block busting" tactics, and observed that the federal government is abetting such tactics by permitting FHA to lower standards and appraisals.

Bridget McGuffog, speaking for the Doraville Committee, expressed a lack of willingness on the part of some people to make a commitment in favor of meaningful open occupancy. The group will continue meeting in private homes until it is satisfied that commitment is positive and members' strength sufficient to take affirmative action.

Bob Sigmon, newly named chairman of the Druid Hills Fair Housing Committee, distributed copies of its recent pamphlet Talk with Your Neighbor about an Open Community, to which there has been some slight negative reaction. He mentioned a small newspaper ad in the Personals column inviting people interested in fair housing to telephone. This produced only slight reaction. Druid Hills will continue its monthly meetings during which consideration will be given to new approaches, while seeking to achieve its minimum goal of 500 member families out of the 3,000 families resident in the area.

Lack of time prevented further discussion or reports from other Fair Housing Committees which were represented, notably Southwest Atlantans for Progress (SWAP) and Morningside.

Following a brief period of silence, the meeting adjourned at 1:50 p.m. The Steering Committee will determine time and place of future meetings.

Noyes Collinson
Program Director

ATLANTA AREA FAIR HOUSING ASSOCIATION

NOTICE OF THIRD MEETING

TIME: 12:15 p.m., Friday, November 8, 1968

PLACE: Room "B", Bradshaw's Penthouse Cafeteria
17th Floor, First Federal Building, 40 Marietta St.
(Go through cafeteria line, carry tray to Room "B".)

AGENDA: Formalization of the Proposed Atlanta Area Fair Housing Association.

BACKGROUND

[To refresh memories of those who attended either or both previous meetings, February 23 and May 6, and to alert others who attended neither.]

The February 23 meeting was convened to consider whether or not an association of Fair Housing Committees should be created. Consensus favored such action, but there was general agreement to defer it until after the Metropolitan Atlanta Conference on Open Occupancy proposed by the Federal Executive Board.

The May 6 meeting received progress reports from neighborhood Fair Housing committees and developed plans for participating in and promoting the five-county conference scheduled for May 29. Consensus approved the formation of a "provisional" Atlanta Fair Housing Association to be concerned with "provisional" purposes --five in number, and subsequently condensed into three. Final action, by agreement, was to be taken when the impetus of the May 29 conference could be determined.

The five-county conference exceeded all expectations and, coupled with the passage of the Civil Rights Act of 1968 (Open Occupancy Title VIII) and the Supreme Court decision re the Civil Rights Act of 1866, stimulated the development of a permanent Metropolitan Atlanta Housing Conference. It is hoped this conference will swing into action soon.

One function of the permanent Conference will deal with open occupancy. Without personal commitment and neighborhood concern the objectives of fair housing legislation (both national and local) can become ineffective. For this reason alone it would seem that the Atlanta Area Fair Housing Association should be affiliated with the permanent housing conference.

Thus the Atlanta Area Fair Housing Association has a number of relationships that should be considered. One is to the neighborhood fair housing groups. One is to the Metropolitan Atlanta Housing Conference. Still another is to the community in general -- for instance, should the Association support Fair Housing legislation and enforcement by the Atlanta area community, particularly in view of inadequate funding for enforcement of the national Act?

The November 8 meeting, it is to be hoped, will formalize the "provisional" Association and approve or restate its "provisional" purposes, to wit:

(1) To develop and promote all forms of fair housing and good neighbor practice in the Atlanta area.

(2) To encourage and support the formation of good neighbor groups throughout the Atlanta area.

(3) To provide for the exchange of information and techniques among good neighbor groups.

For additional information, please call Noyes Collinson at 523-6628.

AMERICAN FRIENDS SERVICE COMMITTEE, INC.

41 Exchange Place, S. E., Atlanta, Ga. 30303

TELEPHONE 523-6629

Employment on Merit Program
NOYES COLLINSON, *Director*

Southeastern Regional Office
1818 S. Main St.
High Point, N. C.

December 2, 1968

FAIR HOUSING (OPEN OCCUPANCY) STAFF CONFERENCE

AFSC staff directing Fair Housing programs from our national office in Philadelphia, and in San Francisco, Chicago, Dayton, Elizabeth, N. J., Mobile, and Atlanta will be meeting in Atlanta on December 10-12, 1968, to confer on "How To" implement and direct Fair Housing programs in the year immediately ahead.

We shall confer with representatives of the public sector concerned with open occupancy compliance, as well as with representatives of the private sector who should be concerned with open occupancy.

We are inviting a few persons in the Atlanta area to meet with us at the Air Host Inn at 8:00 p.m., Tuesday, December 10, to present questions and to help all of us, staffers and volunteers, to take an objective look at our opportunities and the best methods of using them.

If you are free to join us, will you please telephone Rosena Flint (523-6628) not later than noon, Monday, December 9.

Jack Tatum
Noyes Collinson
Housing Program Staff

AT NATIONAL HEADQUARTERS

GILBERT F. WHITE, *Chairman* • HENRY J. CADBURY, *Honorary Chairman* • CLARENCE E. PICKETT, *Executive Secretary Emeritus* • COLIN W. BELL, *Executive Secretary*

Low Income Housing

THE LOW INCOME HOUSING DEVELOPMENT CORPORATION

REPORT TO

THE BOARD OF DIRECTORS

December 7, 1968

MORELAND GRIFFITH SMITH FAIA
38 PEACHTREE CIRCLE, N. E.
ATLANTA, GEORGIA 30309

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, D. C. 20410

OFFICE OF THE ASSISTANT SECRETARY
FOR RENEWAL AND HOUSING ASSISTANCE

CIRCULAR
12-17-68

TO: Local Authorities
Regional Administrators
Assistant Regional Administrators for Housing Assistance

FROM: Don Hummel

SUBJECT: A Homeownership Program for Low-Income Families

Attached is a statement of policy and guidelines for a Homeownership Program for low-income families, together with an appendix which provides a guide form of Homebuyer's Ownership Agreement. Local Authorities interested in such a program should consult with the appropriate Regional Housing Assistance Office in the planning stage of the program.

Assistant Secretary

Attachment

Attachment to
Circular dated 12-17-68

A HOMEOWNERSHIP PROGRAM FOR LOW-INCOME FAMILIES

1. General

   a. The following is a description of the essential elements of the HUD Homeownership Program for Low-Income Families (Turnkey III) as it was initially developed for the pilot program in North Gulfport, Mississippi, and subsequently adapted for more general application to other communities. It is intended to serve as a guide to Local Housing Authorities which desire to develop similar programs. Such Local Authorities should consult with the appropriate HUD Regional Housing Assistance Office in the planning stages of a Homeownership Program so as to develop their own particular programs based on this material.

   b. It is important to stress the social goals and aspects of this program. Through this plan, low-income persons are able to experience the pride of homeownership and the sense of responsibility and status which is associated with such ownership. Certain aspects of the program, such as the use of a lease-purchase type of agreement and the formation and functioning of the Homebuyers Association, were established with the intention of stressing the importance of these goals and responsibilities. It is vital that the program help to develop in the low-income participants the feelings of pride, responsibility, and independence during the period when they are paying for their homes and simultaneously raising their families. The Department of Housing and Urban Development urges Local Authorities to administer the program in such a way as to encourage these feelings and this sense of ownership.

2. The Development. A Local Authority will acquire, or develop, a low-rent housing development consisting of a number of Homes. As used herein, a Home includes each family's dwelling unit and the site and grounds which are a part thereof, as well as the prorated share, on a unit basis, of all common grounds, buildings, and facilities. The Authority will finance this acquisition by the sale of its Bonds or Notes which will be amortized over a period of about 25 years, and this will be the capital debt of the development. A proportionate share of this development capital debt will be the capital debt for each Home.

3. Overall Concept

   a. The HUD Homeownership Plan enables a low-income family to earn ownership of a Home by (1) making monthly payments based on 20 percent of its income and (2) providing all the repair and maintenance of the

Home. The monthly payments must be at least sufficient to cover the family's share of all operating expenses and reserves, including the budgeted cost of the repair and maintenance the family must provide; but since the family is obligated to provide the repair and maintenance, the budgeted amount paid in for this purpose is credited to the family as a Homebuyer's Ownership Reserve.

b. While the family is performing its obligations, the Local Authority, with the aid of annual contributions (subsidy) from HUD, will be making payments on the capital debt in accordance with a schedule which will assure full payment in about 25 years. Thus, while the capital debt is being reduced, the family's Homebuyer's Ownership Reserve is building up. When the amount in the Reserve is sufficient to cover the remaining balance of the debt, including incidental costs of acquiring ownership, the family will take title to the Home.

c. If a family fails to perform needed repair or maintenance, the Local Authority will have the work done and charge the cost to the Homebuyer's Ownership Reserve. This will delay the time of ultimate achievement of homeownership. Thus, a family can shorten the time to ownership by performing all the required repair and maintenance.

d. If a family's income is high enough so that its payment based upon income is more than the amount needed to cover all operating expenses and reserves, the excess is used so as to adjust the amount of the HUD subsidy to the income level of the occupant, so that those who can afford to pay the least receive the greatest amount of Government subsidy.

e. On the other hand, if a family wants to shorten the time to ultimate ownership, it can do so by paying in more than the amount required on the basis of 20 percent of its income--for example, if a family wants to pay therein 5 percent more of its income--any such voluntary additional payments, whether paid monthly or in a lump sum, will be added to the Homebuyer's Ownership Reserve.

f. At first, the family's status will be that of a tenant of the Authority from month to month but with an obligation to build up a credit of $200 in its Homebuyer's Ownership Reserve within the first two years. When this $200 credit is built up, the family will have the status of a Homebuyer, but it will continue under an obligation to build up the Homebuyer's Ownership Reserve until it is $350, and thereafter to keep adding to that amount.

g. If a family's income should increase to the point at which it can obtain financing for a less subsidized FHA-insured loan or, if that is unavailable, an unsubsidized FHA-insured loan, it will be required

to complete purchase of its Home (by paying off the balance of the capital debt and incidental costs) through such a loan. However, the family may remain in the Home if it can demonstrate to the satisfaction of the Authority that it is unable to obtain such financing.

h. If a family should move from the Home, the Local Authority will use the amount in its Homebuyer's Ownership Reserve to cover the family's obligations and put the Home in good condition for the next occupant; and any remaining balance of the Reserve will be paid to the outgoing family.

4. Participating Families

a. The occupants of these Homes will be low-income families as determined in accordance with the income limits established by the Local Authority and approved by HUD, but with incomes high enough to enable them to afford the minimum monthly payment under paragraph 8b. The applicant families will be screened for admission to the development to select those who are able and willing to provide repairs and maintenance of their homes; who can anticipate achieving ownership within 25 years; who have a desire to work and invest for homeownership; and who demonstrate the likelihood of remaining in the Home and doing what is necessary during an extended period. The nondiscrimination requirements of Title VI of the Civil Rights Act of 1964 will be observed.

b. The maximum income limit for continued occupancy by the Homebuyer with the aid of HUD annual contributions shall be what the Federal Housing Administration would approve at that time for a less subsidized or, if that is unavailable, an unsubsidized FHA-insured home loan for the Home. Should the Homebuyer reach this point, he shall either buy his Home or vacate the Home, unless the Authority determines that, due to his inability to obtain the necessary financing or any other special circumstances, he is unable to find decent, safe and sanitary housing within his financial reach although making every reasonable effort to do so. He would be required to make a higher monthly payment consistent with his higher income, up to the ceiling established by the Local Authority.

5. Selection and Training of Participants. The Local Authority may contract with a private manager or other suitable entity for the provision of the following interim services:

a. Advise and make recommendations as to suitability of families for admission to the Homeownership Program;

b. Provide preoccupancy training for approved applicants in the care, maintenance, and management responsibilities which go with homeownership and with their rights and obligations under the Homebuyer's Ownership Agreement;

c. Provide for continuation of such training after occupancy so as to make certain that each family understands its rights and responsibilities as to its own property, its neighbors, the Authority, and the community;

d. Assist in the organization of a Homebuyers Association;

e. Join with the Authority in making periodic inspections of each dwelling unit as often as the Authority and the Homebuyers Association may deem necessary to ensure that the families are satisfactorily performing their obligations with respect to the maintenance and upkeep of the dwelling units;

f. Train the participants as to the responsibilities of the Homebuyers Association, described in paragraph 6, and as to their individual rights and obligations.

It is recommended that the entity providing these interim services work closely with the participants to ensure that policies established are agreeable to both the Authority and the Homebuyers.

6. Homebuyers Association. A Homebuyers Association, composed of all the occupants in the project, will be formed for the following purposes:

a. Representing the occupants, individually and collectively, in their relationships with the Authority;

b. Establishing Association rules and recommending general Authority rules, so as to assure maximum enjoyment by the occupants of their Homes and property;

c. Informing and advising occupants on questions relating to the accumulation of credits toward homeownership, the required services to be performed, investment of funds, etc.;

d. Advising and assisting the occupants concerning procedures and practices designed to hasten the date when each may receive title to his Home;

e. Carrying out with the Authority periodic inspections of dwelling units;

f. In general, providing assistance to the occupants on all matters regarding the rights and obligations under the Homeownership Program with respect to their property and their neighbors, the Authority, and the community;

g. Acquiring and holding title, on behalf of the occupants, to all common grounds, buildings and facilities, and acting as the enforcing agent for all covenants and obligations imposed on the land or with respect to dwellings in the interest of all occupants.

7. Status of Participant

a. The relationship between the participant and the Authority shall be governed by a lease-purchase agreement entitled "Homebuyers Ownership Agreement" (see Appendix 1).

b. At first, the family's status will be that of a tenant of the Authority from month to month but with an obligation to build up a credit of $200 in its Homebuyer's Ownership Reserve within the first two years. When this $200 credit amount is built up, the family will have the status of a Homebuyer, but it will continue under an obligation to build up the Homebuyer's Ownership Reserve until it reaches $350, and thereafter to keep adding to that amount.

c. In the event the participant fails to achieve the $200 credit within two years, or fails thereafter to achieve and maintain a credit of $350 or more, the Authority and the Homebuyers Association will investigate and take appropriate corrective action.

d. For convenience the participant is referred to as the "Homebuyer" in the provisions which follow.

8. Responsibilities of Homebuyer

a. Maintenance. Each Homebuyer will be responsible for maintaining his dwelling and grounds in good repair, condition, and appearance, to the satisfaction of the Homebuyers Association and the Local Authority.

b. Monthly Payments

(1) The monthly payments to the Authority shall be an amount based on 20 percent of the Homebuyer's family's average monthly income, less an allowance for utilities which the Homebuyer will pay for directly. The required monthly payment will be adjusted when the yearly examination of the Homebuyer's income is made, to reflect any changes in that income. The Homebuyer's income is also subject to a specially scheduled reexamination if the Authority and the Homebuyers Association agree that the circumstances warrant it.

(2) The Homebuyer will be required to pay at least a Minimum Monthly Payment, which must always be sufficient to cover all the items listed in paragraph 9a.

(3) If the Homebuyer's income should fall below the minimum, he must continue to make the Minimum Monthly Payment even though such payment exceeds 20 percent of his income. However, if the Homebuyer is eligible for any additional HUD subsidy, such subsidy may be used, to the extent available, to pay the difference between 20 percent of his income and the amount of the Minimum Monthly Payment.

(4) To enable the Homebuyer to acquire title to his Home within a shorter period, he may make additional voluntary payments, either periodically or in a lump sum, to the Authority. All such payments will be deposited to his credit in the Homebuyer's Ownership Reserve (see paragraph 12 below).

9. Application of Monthly Payments

a. Minimum. The Minimum Monthly Payment will be applied as follows:

First: To the payment of a Monthly Operating Expense established for the development (see paragraph 10 below);

Second: To the establishment of a Nonroutine Maintenance Reserve for the Home (see paragraph 11 below); and

Third: To the establishment of a Homebuyer's Ownership Reserve for the Homebuyer (see paragraph 12 below).

b. Excess Over Minimum. When the Homebuyer's monthly payment based on 20 percent of his income is in excess of the minimum, the excess will be applied by the Authority to the payment of payments in lieu of taxes applicable to such excess, and the balance to the reduction of annual contributions payable by the Government. In this manner, those who can afford to pay the least will receive the greater Government subsidy.

10. Monthly Operating Expense

a. A Monthly Operating Expense will be established at a rate which will be sufficient for the payment of expenses and provision of an operating reserve as listed below.

(1) Administration Expense - Administrative salaries, travel, legal expenses, office supplies, postage, telephone and telegraph, etc.

(2) Utilities Expense - Those items, if any, to be furnished by the Local Authority.

(3) Common Property Maintenance - for community space, office equipment, grounds, and other common areas, if any.

(4) General Expense - premiums for fire and other insurance, payments in lieu of taxes to the local taxing body, etc.

(5) Provision for Operating Reserve - to build up a reserve for the purposes described in paragraph 13 below.

b. The Monthly Operating Expense rate for each fiscal year will be established on the basis of the approved Operating Budget for each such fiscal year. If it is subsequently determined that the actual operating expense for a fiscal year was more or less than the amount provided by the Monthly Operating Expense established for such fiscal year, the Minimum Monthly Payment for the next fiscal year may be adjusted to account for the difference.

11. Nonroutine Maintenance Reserve

a. A portion of the Homebuyer's monthly payment will be used to establish a Nonroutine Maintenance Reserve for the Home. The purpose of this reserve is to provide funds for the infrequent but costly items of maintenance which may be required over a period of years, such as exterior painting, replacement of range and refrigerator, repair or replacement of roof, major repair to heating, plumbing, or electrical systems, etc. The amount of the monthly payment to be set aside for this reserve will be determined by the Authority with the concurrence of the Homebuyers Association and the approval of HUD.

b. When the maintenance for which this reserve is established is provided by the Authority, the cost will be charged to the Maintenance Reserve for the Home involved. Such maintenance may be provided by the Homebuyer, but only pursuant to prior written agreement with the Authority covering the nature and scope of the work and the amount of credit the Homebuyer is to receive; and in such case the agreed amount shall be charged to the Nonroutine Maintenance Reserve and credited to the Homebuyer's Ownership Reserve.

c. The Nonroutine Maintenance Reserve applicable to the dwelling may be transferred by the Authority to the Homebuyer to enable him to complete payment for the dwelling, provided that the Authority and the Homebuyers Association agree that such reserve is not then needed for anticipated nonroutine maintenance for the Home.

d. When the aggregate amount of the Nonroutine Maintenance Reserve balances for all the Homes exceeds the estimated reserve requirements for 90 days, the Authority will invest the excess in savings accounts and/or securities approved by HUD for the investment of monies on deposit in the General Fund. Interest earned on such investments will be prorated and credited to each dwelling in proportion to the amount invested from each Homebuyer's Nonroutine Maintenance Reserve account or by such other method as may be determined to be equitable for all Homebuyers.

12. Homebuyer's Ownership Reserve

a. Since the Homebuyer will be responsible for maintaining his Home, a portion of his monthly payment in an amount equal to the Local Authority's estimated monthly cost for routine maintenance will be set aside in the Homebuyer's Ownership Reserve. In addition, credits to this account may be earned as provided in paragraph 11b. If the Homebuyer should elect to make any additional voluntary equity payments, to acquire ownership at an earlier date, such voluntary equity payments will also be credited to this reserve.

b. The Homebuyer must see that the required maintenance is performed. Should he fail to do so, his Homebuyer's Ownership Reserve will be charged for the cost therefor in accordance with the procedures established by the Homebuyers Association and the Authority.

c. As stated in paragraph 7, a participant must build up a minimum balance of $200 in the Homebuyer's Ownership Reserve within two years in order to be entitled to the status and rights of a Homebuyer. Thereafter, the Homebuyer will be expected to continue adding to the reserve until it reaches $350 and thereafter to keep adding to that amount. If the reserve is reduced to a balance below $350, the Authority and the Homebuyers Association will investigate and take appropriate corrective action.

d. Under exceptional circumstances as determined by the Homebuyers Association and the Authority, the Homebuyer's Ownership Reserve may be used to pay delinquent monthly payments, provided the amount used for this purpose does not reduce the reserve to a balance below $350 once this sum has been achieved.

e. When the aggregate amount of all Homebuyers' Ownership Reserve balances exceeds the estimated reserve requirements for 90 days, the Authority shall invest the excess in (1) savings accounts and/or securities approved by HUD and the Homebuyers Association for the investment of monies on deposit in the General Fund, or (2), if

subscribed to by the Homebuyer, in any organization, such as savings and loan institutions or credit unions, approved by HUD and the Homebuyers Association. Interest earned on the investment of such funds will be prorated and credited to each Homebuyer's Ownership Reserve account in proportion to the amount invested from each Homebuyer's account or by such other method as may be determined to be equitable for all Homebuyers. It is understood that the Authority will not be responsible for any losses that may be incurred thereby.

f. If the Homebuyers Ownership Agreement is terminated prior to ownership, the balance in the Homebuyer's Ownership Reserve, after payment of costs specified in paragraph 14 below, shall be refunded to the Homebuyer.

13. Operating Reserve

a. The Authority will establish an Operating Reserve to provide funds for extraordinary maintenance of equipment applicable to the community space and grounds, if any, and other areas for which the Authority is responsible, and for unanticipated items for both dwelling and non-dwelling structures, such as extermination of termites or repair of sinking slabs. The Reserve may be accumulated at a specified rate per unit per month.

b. Since actual operating receipts and expenditures for the fiscal year will not ordinarily equal the amounts budgeted, the amount available to supplement the Reserve at the end of the fiscal year may be more or less than the amount budgeted for the Reserve. In such case, the excess or deficit in the Reserve would be taken into consideration when preparing the next Operating Budget, and the Monthly Operating Expense rate may be decreased or increased accordingly.

14. Application of Funds Upon Vacating of Dwelling

a. In the event the Homebuyers Ownership Agreement with the Authority is terminated or if the Homebuyer vacates the Home, the Authority may charge against his Homebuyer's Ownership Reserve the amounts required to pay (1) the amount due the Authority, including the monthly payments he is obligated to pay; (2) the Monthly Operating Expense accrued while the Home is vacant, not to exceed 30 days; and (3) the cost of repair and other work required to put the Home in good condition for the next occupant. If the Homebuyer's Ownership Reserve balance is not sufficient to cover all of these charges, the Authority will require the Homebuyer to pay the additional amount due; if the amount in the Reserve exceeds these charges, the excess will be paid to him. The unused balance of the Maintenance Reserve and of the Operating Reserve will not be refunded, but will be retained by the Authority for the benefit of the Home and the development, respectively.

b. Settlement with the Homebuyer will be made after 30 days from the date he vacates, and after the actual cost of repairs has been determined. The Homebuyer may, however, obtain settlement as of the date he vacates if he has given to the Authority notice of his intention to vacate 30 days prior to the date he vacates and if the amount to be charged against his Homebuyer's Ownership Reserve is based on (1) the Authority's estimate as to the cost of repairs and other work required to put the Home in good condition for the next occupant; (2) Monthly Operating Expense for 30 days vacancy, unless a successor occupant is scheduled to move in on an earlier date; and (3) any other amounts the Homebuyer is obligated to pay to the Authority.

15. Achievement of Ownership by Initial Occupant

a. The Homebuyer will be entitled to ownership when his share of the capital debt of the development (based on the actual development cost of the Home) is fully paid, or when the amount in his Homebuyer's Ownership Reserve is equal to the outstanding balance of the debt plus the costs incidental to acquiring ownership, whichever is earlier. The capital debt with respect to the Home will be established in the books of the Authority, at the time of initial occupancy of the Home, as the aggregate debt service (principal plus interest) to be paid on that Home over the 25-year period of amortization. In the event the development has been financed by the issuance of notes as opposed to bonds, this figure may have to be estimated, until the actual interest costs are computed. The development cost of each Home will be determined by prorating the total development cost of the project as determined by the Authority on an equitable basis which takes into consideration the size of the dwellings and their type of construction. The development cost of each Home will include (1) the cost of the dwelling structure and equipment, (2) the cost of land which becomes a part of the Home, including landscaping cost, if any, and (3) a prorated share of the cost of all common grounds, buildings, and facilities, if any.

b. As long as the Homebuyer is a low-income family it will be assisted toward the homeownership goal by HUD annual contributions. In addition, the amount accumulated to the Homebuyer's credit in his Homebuyer's Ownership Reserve will be used to reduce his share of the debt. Thus, the more that is saved in the Homebuyer's Ownership Reserve the earlier the time of homeownership will arrive.

c. The anticipated minimum period for achieving ownership would be about 25 years, but depending upon the amount of credit which the Homebuyer can accumulate through maintenance and voluntary payments, the period will be shortened accordingly.

16. Ownership Before Debt Retirement

a. Homeownership may be achieved by those Homebuyers whose income increase to the level where they are no longer low-income families eligible for

public housing subsidy (see paragraph 4b). The Homebuyer will be able to purchase the Home by paying the outstanding balance of the debt with respect to his Home and costs incidental to acquiring ownership, using his credit in his Homebuyer's Ownership Reserve and financing the remainder. It is anticipated that the Homebuyer will receive counseling and guidance from the Authority and the Homebuyers Association as to the circumstances under which it would be most advantageous for him to purchase his dwelling through such financing.

b. In the event of a purchase by the Homebuyer within the first 10 years of his occupancy, the Authority shall restrict the title conveyed by it so as to entitle the Authority, in the event of any resale by the Homebuyer or any successor within 10 years from the date title was conveyed by the Authority, to receive from the seller the amount by which the resale price exceeds the sum of the following:

(1) The amount paid by the Homebuyer to the Authority to achieve ownership, including the funds that were applied for that purpose from his Homebuyer's Ownership Reserve;

(2) The estimated interest on the amount in (1) that the Homebuyer would have earned at the prevailing bank interest rates from the time of his acquisition of ownership to the date of the resale;

(3) The value of any improvements made by the Homebuyer; and

(4) Reasonable and necessary expenses incidental to the resale.

17. <u>Ownership by Subsequent Occupants</u>

a. For the following purposes, a "subsequent occupant" is not one who shall have the right to be substituted for the Homebuyer on the Homebuyer's Ownership Agreement in the event of the death or other loss of the Homebuyer.

b. A low-income family succeeding the initial occupant in the Home can also achieve ownership thereof with the assistance of Federal subsidy and in the same manner as described above for its predecessor by making the required monthly payments, performing its own maintenance and repairs, and making voluntary payments. The amount of debt to be amortized will be either the amount necessary to retire the Authority's debt with respect to the Home, determined as in paragraph 15, or the fair market value of the Home at the time the successor family moves in, whichever is the greater.

c. If the amount necessary to retire the Authority's debt with respect to the Home is the greater of the two amounts, the Homebuyer will be entitled to ownership when this amount is fully paid, or when the amount in his Homebuyer's Ownership Reserve is equal to this amount plus the costs incidental to acquiring ownership, whichever is earlier.

d. If the fair market value is the greater of the two amounts, that amount will be established, at the commencement of the successor's occupancy, as a capital debt to be amortized over a 25-year period at the then current bond interest rate for Authority financing, and the Homebuyer will be entitled to ownership at the end of the 25-year period, or when the amount in his Homebuyer's Ownership Reserve is equal to the unamortized balance of the capital debt plus the amount of costs incidental to acquiring ownership, whichever is earlier. After the end of the development's 25th year, any portions of this Homebuyer's payments that would theretofore have been used to reduce Federal annual contributions shall be paid to HUD until (1) the Homebuyer becomes entitled to ownership, or (2) the amount of the HUD annual contributions for his Home has been reimbursed.

e. Illustration of case under 17d

(1) A new occupant takes over a Home in the 10th year of the development. The fair market value of the Home at that time is determined to be $10,000, which happens to be a sum greater than the outstanding balance of the Authority's capital debt with respect to that Home in the 10th year. Therefore, the Authority will establish the sum of $10,000 as if it were a capital debt to be amortized over a 25-year period at the then current bond interest rate which we will assume is 4 percent. On this assumption, the level debt service (principal and interest) would be $640.12 per year, and the Authority would then annually reduce the $10,000 on the basis of this rate of level debt service.

(2) In the development's 25th year, the Authority would have amortized its indebtedness with respect to all Homes in the development, including the Home in this example; however, this will be only the 15th year for the successor occupant so his account will show an outstanding balance at that time of $5,192.00. Therefore, the successor occupant will continue to make monthly payments as before until the $5,192 balance has been further reduced by subsequent annual debt service credits to the point where he can afford to purchase the Home with funds from his Homebuyer's Ownership Reserve or private financing. In any event he would become the owner on the 25th anniversary of his occupancy.

(3) As indicated, the successor occupant continues to make monthly payments after the development's 25th year even though no further annual contributions are payable. Any part of these monthly payments in excess of the minimum amount required to meet the Authority's operating expenses (that is, the excess amount which previously was applied by the Authority to reduce the amount of annual contributions payable by the Government as described in paragraph 9b) will be paid to HUD until the family becomes entitled to ownership or until the amount of annual contributions paid by HUD has been reimbursed.

18. Transfer of Title to Homebuyer

When the Homebuyer is entitled to ownership, as described in paragraphs 15, 16, and 17, a closing date will be mutually agreed upon by the parties. On the closing date, the Homebuyer will pay the required amount of money (including any amounts available to him in the Homebuyer's Ownership Reserve or the Nonroutine Maintenance Reserve) to the Authority and receive a warranty deed for the Home. The Authority will also provide an owner's title insurance policy showing marketable title in the Homebuyer, subject, if applicable, to the restriction described in paragraph 16b.

19. Responsibilities of Homebuyer After Acquisition of Ownership

After acquisition of ownership, each Homeowner will be required to pay to the Authority or to the Homebuyers Association a monthly fee for (1) the maintenance of community space, grounds, and other common areas, if any, and (2) the maintenance and operation of utility facilities.

HOMEBUYERS OWNERSHIP AGREEMENT

This Agreement is entered into the _____day of _____, 19___, between the _____Housing Authority (herein referred to as the "Authority") and the undersigned.

1. Introduction

The Homebuyer and the Authority have agreed to a homeownership undertaking under which the Homebuyer may achieve full ownership of his Home by making the required monthly payments, performing his own maintenance and repairs, and making voluntary payments.

2. Premises

The Authority hereby leases to the Homebuyer the land designated as Plot No. _____ as shown on a map field _____ together with the improvements thereon (hereinafter referred to as the "Home").

3. Status of Occupant

a. For the purposes of this Agreement, the Homebuyer shall be the signer of this Agreement, or, in the event of his death or loss, his surviving spouse, child, or parent, in the order so named, who resided in the Home with him and who was designated by him as a successor.

b. Initially, the undersigned's status will be that of a tenant of the Authority from month to month, but with an opportunity to achieve the status of Homebuyer whenever, within the first two years, he builds up a credit of at least $200 in the Homebuyer's Ownership Reserve, described in paragraph 9. In the event that the undersigned fails to achieve the status of Homebuyer within two years, the Authority and the Homebuyers Association (provided for in paragraph 4 of this Agreement) will investigate and take appropriate action.

c. For convenience, the undersigned is referred to as the "Homebuyer" in the provisions which follow.

d. The maximum income limit for continued occupancy by the Homebuyer with the aid of the HUD annual contributions shall be what the Federal Housing Administration would approve at that time for a

less subsidized or, if that is unavailable, an unsubsidized, FHA-insured home loan for the Home. Should the Homebuyer reach this point, he shall either buy his Home or vacate the Home, unless the Authority determines that due to his inability to obtain the necessary financing or any other special circumstances he is unable to find decent, safe, and sanitary housing within his financial reach although making every reasonable effort to do so. Under such circumstances, he will be required to make a higher monthly payment consistent with his higher income, up to the ceiling established by the Authority.

4. Homebuyers Association

a. Upon signing this Agreement, each Homebuyer becomes a member of the Homebuyers Association, which shall be composed of all the Homebuyers in the development and which shall have at least the following purposes:

(1) To represent the occupants, individually and collectively, in their relationships with the Authority;

(2) To establish Association rules and recommend general Authority rules, so as to assure maximum enjoyment by the occupants of their homes and property;

(3) To inform and advise occupants on questions relating to the accumulation of credits toward homeownership, the required services to be performed, investment of funds, etc;

(4) To advise and assist the occupants in procedures and practices designed to hasten the date when each may receive title to his home;

(5) To carry out, with the Authority, periodic inspections of dwelling units;

(6) In general, to provide assistance to the occupants on all matters regarding their rights and obligations under this program with respect to their property and that of their neighbors, the Authority, and the community;

(7) To acquire and hold title, on behalf of the occupants, to all common grounds, buildings and facilities, and act as the enforcing agent for all covenants and obligations imposed on the land or with respect to dwellings in the interest of all occupants.

b. The relationship between the Homebuyers Association and the Authority will be set forth in an agreement between the Authority and the Association.

5. Repair, Maintenance, and Use of Premises

a. The Homebuyer shall, at his own cost and expense, keep and maintain the Home and its fixtures in good repair, condition, and appearance, to the satisfaction of the Homebuyers Association and the Authority.

b. The Homebuyer agrees to permit officials, employees, or agents of the Authority and the Homebuyers Association to inspect his house and grounds in accordance with rules established by the Authority and the Homebuyers Association.

c. The Homebuyer agrees not to use or occupy his house or grounds for an unlawful purpose nor use them for any purpose deemed hazardous on account of fire or other risks by insurance companies. The Homebuyer also agrees to use the house and grounds only as a place to live for himself and his family as identified in his initial application and the subsequent records of the Authority.

d. Should the Homebuyer want to make any structural changes in or additions to his house or on his grounds, he may do so only after obtaining the written consent of the Homebuyers Association and the Authority.

6. Monthly Payments

a. The Homebuyer agrees to pay to the Authority on the first day of each month, so long as this Agreement is in effect, a sum equal to 20 percent of the Homebuyer's family's average monthly income, as shall be determined by the Authority annually at a scheduled time on the basis of documentary evidence submitted by the Homebuyer (see paragraph 13 below), less an allowance of $_____ for the utilities which the Homebuyer shall pay for directly; provided that this monthly payment shall in no event be less than the Minimum Monthly Payment (see subparagraph b below).

b. The Minimum Monthly Payment is the total amount required by the Authority for:

First: The payment of a Monthly Operating Expense established for the development (see paragraph 7 below);

Second: The establishment of a Nonroutine Maintenance Reserve for the Home (see paragraph 8 below); and

Third: The establishment of a Homebuyer's Ownership Reserve for the Homebuyer (see paragraph 9 below).

c. Until changed in accordance with this Agreement, the Homebuyer's Monthly Payment shall be $_____ per month, due and payable on or before the first day of the month.

d. If the Homebuyer's income should fall below the minimum, he shall continue to make the Minimum Monthly Payment even though such payment exceeds 20 percent of his income. However, if the Homebuyer is eligible for any additional HUD subsidy, such subsidy may be used, to the extent available, to pay the difference between 20 percent of his income and the amount of the Minimum Monthly Payment.

e. When the Homebuyer's monthly payment based on a percentage of his income is in excess of the minimum, the excess will be applied by the Authority to the payment of payments in lieu of taxes applicable to such excess, and the balance to the reduction of annual contributions payable by the Government.

f. To enable the Homebuyer to acquire title to his Home within a shorter period, he may make additional voluntary payments to the Authority either periodically or in a lump sum. All such payments will be held by the Authority for the account of the Homebuyer (see paragraph 9 below).

7. Monthly Operating Expense

a. A Monthly Operating Expense will be established at a rate which will be sufficient for the payment of expenses and provision of a reserve as listed below:

(1) Administration Expense--administrative salaries, legal expense, travel, office supplies, postage, etc.

(2) Utilities Expense--those items, if any, to be furnished by the Authority.

(3) Common Property Maintenance--for office equipment, community space, grounds, and other common areas, if any.

(4) General Expense--premiums for fire and other insurance, payments in lieu of taxes to the local taxing body, etc.

(5) Provision for Operating Reserve--to build up a reserve for the purposes described in paragraph 10 below.

b. The Monthly Operating Expense rate for each fiscal year will be established on the basis of the Authority's approved Operating Budget for each such fiscal year. If it is subsequently determined that actual operating expense for a fiscal year was more or less than the amount provided by the Monthly Operating Expense established for such fiscal year, the Minimum Monthly Payment for the next fiscal year may be adjusted to account for the difference.

8. Nonroutine Maintenance Reserve

a. A portion of the Homebuyer's monthly payment will be used to establish a Nonroutine Maintenance Reserve for the Home. The purpose of this reserve is to provide funds for the infrequent but costly items of maintenance which may be required over a period of years, such as exterior painting, replacement of range and refrigerator, repair or replacement of roof, major repair to heating, plumbing, or electrical systems, etc. The amount of the monthly payment to be set aside for this reserve will be determined by the Authority with the concurrence of the Homeowners Association and the approval of HUD.

b. When the maintenance for which this reserve is established is provided by the Authority, the cost will be charged to the Maintenance Reserve for the Home involved. Such maintenance may be provided by the Homebuyer, but only pursuant to prior written agreement with the Authority covering the nature and scope of the work and the amount of credit the Homebuyer is to receive; and in such cases the agreed amount shall be charged to the Nonroutine Maintenance Reserve and credited to the Homebuyer's Ownership Reserve.

c. The Nonroutine Maintenance Reserve applicable to the Home may be transferred by the Authority to the Homebuyer to enable him to complete payment for the dwelling, provided that the Authority and the Homebuyers Association agree that such reserve is not then needed for anticipated nonroutine maintenance for the Home.

d. When the aggregate amount of the Nonroutine Maintenance Reserve balances for the Homes exceeds the estimated reserve requirements for 90 days, the Authority will invest the excess in savings accounts

and/or securities approved by HUD for the investment of monies on deposit in the General Fund. Interest earned on such investments will be prorated and credited to each dwelling in proportion to the amount invested from each Homebuyer's Nonroutine Dwelling Maintenance Reserve account or by such other method as may be determined to be equitable for all Homebuyers.

9. Homebuyer's Ownership Reserve

a. Since the Homebuyer will be responsible for maintaining his Home, a portion of his monthly payment (an amount equal to the Authority's estimated monthly cost for routine maintenance) will be set aside in the Homebuyer's Ownership Reserve. If the Homebuyer should elect to make any additional voluntary equity payments to acquire ownership at an earlier date, such voluntary equity payments will also be credited to this reserve.

b. The Homebuyer must see that the required maintenance is performed. Should he fail to do so, his Homebuyer's Ownership Reserve will be charged for the costs therefor in accordance with the procedures established by the Homebuyers Association and the Authority.

c. As stated in paragraph 3, the undersigned must build up a minimum balance of $200 within two years in the Homebuyer's Ownership Reserve in order to be entitled to the status and rights of a Homebuyer. The Homebuyer further agrees to continue adding to the reserve until it reaches $350 and thereafter to keep adding to that amount.

d. Under exceptional circumstance, as determined by the Homebuyers Association and the Authority, the Homebuyer's Ownership Reserve may be used to pay delinquent monthly payments, provided the amount used for this purpose does not reduce the reserve to a balance below $350 once this sum has been achieved. If the reserve is reduced to a balance below $350, the Authority and the Homebuyers Association will investigate and take appropriate corrective action.

e. When the aggregate amount of all Homebuyers' Ownership Reserve balances exceeds the estimated reserve requirements for 90 days, the Authority will invest the excess (1) in savings accounts and/or securities approved by HUD and the Homebuyer's Association for the investment of monies on deposit in the General Fund, or, (2) if subscribed to by the Homebuyer, in any organization, such as savings and loan institutions or credit unions, approved by HUD and the Homebuyers Association. Interest earned on the

investment of such funds will be prorated and credited to each Homebuyer's Ownership Reserve account in proportion to the amount invested from each Homebuyer's account or by such other method as may be determined to be equitable for all Homebuyers. It is understood that the Authority will not be responsible for any losses that may be thereby incurred.

f. If this Agreement is terminated prior to ownership or if the Homebuyer vacates the Home for any reason, the balance in the Homebuyer's Ownership Reserve, after payment of costs specified in paragraph 16 below, will be refunded to the Homebuyer.

10. Operating Reserve

a. The Authority will establish an Operating Reserve to provide funds for extraordinary maintenance and/or replacement of equipment applicable to the community space, and grounds, if any, and other areas for which the Authority is responsible, and for unanticipated items for both dwelling and nondwelling structures. The reserve will be accumulated at the rate of $_____ per unit per month.

b. Since actual operating receipts and expenditures for the fiscal year will not ordinarily equal the amounts budgeted, the amount available to supplement the reserve at the end of the fiscal year may be more or less than the amount budgeted for the reserve. In such cases, the excess or deficit in the reserve will be taken into consideration when preparing the next Operating Budget and the Monthly Operating Expense rate may be decreased or increased accordingly.

c. No part of this Operating Reserve will be transferred or paid to the Homebuyer either in the event of termination of this Agreement or upon transfer of title to the Homebuyer, but the reserve may ultimately be transferred to the Homeowners Association for the purposes specified in subparagraph a above.

11. Books of Account

The Authority will maintain Books of Account and will provide the Homebuyer with an annual statement which will show the following with respect to the Homebuyer:

(a) Balance of the Homebuyer's Ownership Reserve including the total voluntary payments deposited therein;

(b) Balance of the Nonroutine Maintenance Reserve for his dwelling;

(c) Balance outstanding of the indebtedness with respect to his Home (see paragraphs 17 and 19).

12. Insurance

Until the closing date referred to in paragraph 19, the Authority will carry fire and extended coverage insurance upon the Homebuyer's Home in such form and amount and with such company or companies as it determines. The Authority will not carry any insurance on the Homebuyer's furniture, clothing, automobile, or any other personal property, or personal liability insurance covering the Homebuyer. In the event the Homebuyer's Home is damaged or destroyed by fire or other casualty, the Authority, at its discretion, may (a) repair or rebuild the Home with the insurance proceeds, or (b) distribute the unused insurance proceeds as follows: first, to reduce or retire the Authority's indebtedness attributable to the Home; second, to reimburse HUD for all annual contributions payments made by it; and third, to the Homebuyer.

13. Statements of Income and Assets

a. The Homebuyer agrees to submit to the Authority, once a year upon the request of the Authority, a signed statement in such a form as the Authority may request, setting forth the facts as to the number, sex, and age of members of his family, how they are employed, how much each earns, the amount and source of any other income each receives, and what assets each has. Promptly upon completion of any examination or reexamination of income and/or family composition, the Authority will mail a written Notice of Monthly Payment Adjustment to the Homebuyer, addressed to him at the Home herein designated, if a change in monthly payment is to be made, showing a change in the amount of estimated annual income and the change in monthly payment as a result of such a reexamination, and the Homebuyer agrees to accept said Notice of Monthly Payment Adjustment as an amendment to this Agreement.

b. Such information may be requested more frequently if the Authority and the Homebuyers Association decide that the circumstances warrant a reexamination of income.

14. Subletting and Assignment

The Homebuyer shall not sublet his Home or assign this lease without the prior approval of the Authority.

15. Breach of Agreement

Should the Homebuyer abandon the Home or fail to fulfill any of his obligations or responsibilities under this Agreement, including any case where the balance of his Homebuyer's Ownership Reserve has failed to reach $200 within two years or has been reduced to less than $350 after once obtaining that sum, the Authority, after consultation with the Homebuyers Association, may require the Homebuyer to forfeit his rights under this Agreement and to vacate the Home upon 30 days prior written notice, provided that such a breach shall not prevent a new arrangement, in the discretion of the Authority, whereby the Homebuyer continues in occupancy as a tenant of the Authority or immediately acquires the Home under the provisions of paragraph 18.

16. Application of Funds Upon Vacating of Dwelling

a. In the event the Homebuyers Ownership Agreement with the Authority is terminated or if the Homebuyer vacates the Home, the Authority may charge against his Homebuyer's Ownership Reserve the amount required to pay (1) the amount due the Authority, including the monthly payments he is obligated to pay; (2) the Monthly Operating Expense accrued while the Home is vacant, not to exceed 30 days; and (3) the cost of repairs and other work required to put the Home in good condition for the next occupant. If the Homebuyer's Ownership Reserve balance is not sufficient to cover all of these charges, the Authority will require the Homebuyer to pay the additional amount due; if the amount in the reserve exceeds these charges, the excess will be paid to him.

b. Settlement with the Homebuyer will be made after 30 days from the time he vacates, and after the actual cost of repairs has been determined. The Homebuyer may, however, obtain a settlement as of the date he vacates if he has given to the Authority notice of his intention to vacate 30 days prior to the date he vacates and if the amount to be charged against his Homebuyer's Ownership Reserve is based on (1) the Authority's estimate as to the cost of repairs and other work required to put the Home in good condition for the next occupant; (2) Monthly Operating Expense for 30 days vacancy, unless a successor occupant is scheduled to move in on an earlier date; and (3) any other amounts the Homebuyer is obligated to pay to the Authority.

c. The unused balance of the Nonroutine Maintenance Reserve and of the Operating Reserve will not be refunded, but will be retained by the Authority for the benefit of the Home and the development, respectively.

17. Achievement of Ownership by Initial Occupant

a. The Homebuyer will be entitled to ownership when his share of the capital debt of the development (based on the actual development cost of his Home) is fully paid, or when the amount in his Homebuyer's Ownership Reserve is equal to the outstanding balance of the debt plus the costs incidental to acquiring ownership, whichever is earlier. The capital debt with respect to the Home will be established in the books of the Authority at the time of initial occupancy of the Home, as the aggregate debt service (principal plus interest) to be paid on that Home over the 25-year period of amortization. In the event the total development has been financed by the issuance of notes as opposed to bonds, this figure may have to be estimated, until the actual interest costs are computed. The development cost of each Home will be determined by prorating the total cost of the development as determined by the Authority on an equitable basis which takes into consideration the size of the dwellings and their type of construction. The development cost of each Home will include (1) the cost of the dwelling structure and equipment; (2) the cost of land which becomes a part of the Home, including landscaping cost, if any; and (3) a prorated share of the cost of all common grounds, buildings, and facilities, if any.

b. As long as the Homebuyer is a low-income family it will be assisted toward the homeownership goal by HUD annual contributions. In addition, the amount accumulated to the family's credit in its Homebuyer's Ownership Reserve will also be used to reduce its share of the debt. Thus, the more that is saved in the Homebuyer's Ownership Reserve the earlier the time of homeownership will arrive.

ALTERNATIVE 17. Achievement of Ownership by Subsequent Occupant *

a. As of the date of this Agreement, a determination has been made that (1) the amount necessary to retire the Authority's debt with respect to the Home is $_____ and (2) the fair market value of the Home is $_____.

---

* This paragraph is to be used only for a subsequent occupant.

b. ** Because the amount necessary to retire the Authority's debt with respect to the Home is the greater of these two amounts, the Homebuyer will be entitled to ownership when this debt is fully paid, or when the amount in the Homebuyer's Ownership Reserve is equal to the outstanding amount necessary to retire the debt plus the amount of the costs incidental to acquiring ownership, whichever is earlier.

c. ** Because the fair market value of the Home is the greater of these two amounts, that amount is hereby established as the capital debt to the amortized over a 25-year period at _____ percent interest /the bond interest rate for Authority financing on the date of the Agreement/ and the Homebuyer will be entitled to ownership at the end of the 25-year period, or when the Homebuyer's Ownership Reserve is equal to the unamortized balance of the capital debt plus the amount of the costs incidental to acquiring ownership, whichever is earlier.

18. Ownership Before Debt Retirement

a. Homeownership shall be achieved by a Homebuyer whose income reaches the level specified in paragraph 3.d. The Homebuyer will be able to purchase the Home by paying the outstanding balance of the debt with respect to his Home and costs incidental to acquiring ownership, using his credit in his Homebuyer's Ownership Reserve and financing the remainder. The Authority and the Homeowners Association may provide the Homebuyer with counseling and guidance as to the circumstances under which it would be most advantageous for him to purchase his Home with such financing.

b. In the event of a purchase by the Homebuyer within the first 10 years of his occupancy, the Authority shall restrict the title conveyed by it so as to entitle the Authority, in the event of any resale by the Homebuyer or any successor within 10 years from the date title was conveyed by the Authority, to receive from the seller the amount by which the resale price exceeds the sum of the following:

(1) The amount paid by the Homebuyer to the Authority to achieve ownership, including the funds that were applied for that purpose from his Homebuyer's Ownership Reserve;

** Either b or c will apply, but not both.

(2) The estimated interest on the amount in (1) that the Homebuyer would have earned at the prevailing bank interest rates from the time of his acquisition of ownership to the date of the resale;

(3) The value of any improvements made by the Homebuyer; and

(4) Reasonable and necessary expenses incidental to the resale.

19. Transfer of Title to Homebuyer

When the Homebuyer becomes entitled to ownership under the provisions of paragraphs 17 or 18, the Authority and the Homebuyer will mutually agree on a date for transfer of title to the Home. This date will be referred to as the "closing date." On that date the Authority, upon receipt from the Homebuyer of the required amount of money (including amounts credited to him in the Homebuyer's Ownership Reserve), will deliver a Warranty Deed for the Home to the Homebuyer together with an owner's policy of title insurance showing marketable fee simple title in the Homebuyer, subject, where applicable, to the option described in paragraph 18.b. The costs incidental to the transfer of title and obtaining the title insurance policy will be deducted from the Homebuyer's Ownership Reserve.

20. Responsibilities of Homebuyer after Transfer of Title

After transfer of title, each Homeowner will be required to pay to the Authority or to the Homebuyers Association a monthly fee for (1) the maintenance of community space, grounds, and other common areas, and (2) the maintenance and operation of utility facilities.

_____ Housing Authority

By_____

_____
(Signature of Homebuyer)

_____
(Signature of Homebuyer's Spouse)

PUBLICATIONS

SOUTHERN REGIONAL COUNCIL, INC.
5 Forsyth St., N. W.
Atlanta, Ga. 30303

Spring 1968

(Bulk prices apply for 10 or more copies.)

1968

THE DELTA PRISONS: PUNISHMENT FOR PROFIT. A special report on the prison systems of Arkansas, Mississippi, and Louisiana. .30
bulk .20

EVENTS AT ORANGEBURG. A report based on study and interviews in Orangeburg, South Carolina, in the aftermath of tragedy. By Pat Watters and Weldon Rougeau. .30
bulk .20

BLACK YOUTH IN A SOUTHERN METROPOLIS. A study of socio-economic characteristics, attitudes, and values of Negro high school students in Atlanta. January 1968. .50
bulk .40

1967

THE PRESENT DILEMMA OF THE NEGRO by Kenneth B. Clark. An address before the 1967 Annual Meeting of the Southern Regional Council. NC

PUBLIC ASSISTANCE: TO WHAT END? A study of the southern state policies and practices which regulate public assistance in 97 of the nation's 100 poorest counties. November 1967. .30
bulk .20

ON THE NATIONAL CRISIS: A statement by the Southern Regional Council. August 1967. NC

HUNGRY CHILDREN. A report by a team of six eminent physicians on the health and living conditions of Negro children in rural Mississippi. .30
bulk .20

1967 (Cont'd.)

ATLANTA HOUSING STUDY (includes map, below). .50
bulk .40

ATLANTA RESIDENTIAL PATTERNS (Map). .25

HOW TO CONDUCT A REGISTRATION CAMPAIGN. .25
bulk .20

KNOW YOUR GEORGIA GOVERNMENT. .25
bulk .20

KNOW YOUR RIGHTS. Illustrated statement of citizens' and law enforcement officers' rights in cases of suspected law violation. Published by the American Civil Liberties Union of Georgia. .25
bulk .20

IN THEIR OWN WORDS. A student appraisal of what happened after school desegregation in Alabama. (See Reprints, last section.) .75
bulk .60

MORE MONEY FOR YOU? Your Rights Under the Minimum Wage Law. .15
bulk .08

MR. MAYOR - SLUM GHETTOS IN YOUR TOWN. A guideline for city officials in facing the total problems of slums. .50
bulk .40

NEIGHBORHOODS - WHERE HUMAN RELATIONS BEGIN. Experiences and evaluation of three interracial neighborhoods. .50
bulk .40

1966

NEIGHBORHOOD STABILIZATION. Guidelines for groups trying to build stable interracial neighborhoods. .30
bulk .20

THE CONTINUING CRISIS. A report on race-related violence in the South, published jointly by SRC and the American Jewish Committee. .60
bulk .40

SCHOOL DESEGREGATION 1966: THE SLOW UNDOING. An examination of school desegregation in the twelfth year since the Supreme Court decision against racially separate schools. Includes a narrative account of the southern assault on the federal guidelines and a critique of the guidelines' potential. .40
bulk .30

1966 (Cont'd.)

PUBLIC ASSISTANCE IN THE SOUTH. Statistical analysis. .30
bulk .20

A CITY SLUM -- POOR PEOPLE AND PROBLEMS. A report on an attempt to build a community organization around local self-interest issues in a southern city. .30
bulk .20

WHAT HAPPENED IN THE SOUTH, 1966. An analysis of the effect of the Negro vote in the 1966 general elections. .05

1965

SEPTEMBER 1965 SCHOOL DESEGREGATION: OLD PROBLEMS UNDER A NEW LAW. A survey of southern school desegregation in the year after the enactment of the Civil Rights Act of 1964, including state-by-state statistics and problems faced under Freedom of Choice Plans. .30
bulk .15

RACIAL DISCRIMINATION IN THE SOUTHERN FEDERAL COURTS. A revealing report on the exclusion of Negroes from juries and employment in southern federal courts. .20
bulk .10

THE MIGRANT FARMER: A PSYCHIATRIC STUDY. An unusual look by Harvard University psychiatrist Dr. Robert Coles into the lives and problems of migrant farm families. .30
bulk .20

BLACK BELT SCHOOLS: BEYOND DESEGREGATION. A study by four Georgia educators with their sample suggestions of unusual programs for curing rural education problems. .30
bulk .20

ENCOUNTER WITH THE FUTURE. A definitive report on the civil rights movement with special emphasis on its young militants. .20
bulk .15

EQUAL OPPORTUNITY IN FARM PROGRAMS. Excerpts from the U. S. Civil Rights Commission appraisal of U. S. Department of Agriculture services. .05

1964

THE SOUTHERN REGIONAL COUNCIL, 1944-1964. How, why and by whom the SRC was organized; statement of policy and aims; statement of views.		.20
	bulk	.15
SERIES OF SPECIAL REPORTS telling of progress in race relations in four southern cities: CHARLOTTE, LOUISVILLE, MEMPHIS, BRUNSWICK. What happened, how, why, and the outlook for the future.	each	.40
	set	1.50
	bulk	.30
THE PRICE WE PAY. Samples the costs -- chiefly money -- incurred by the South's resistance to equal opportunity. Produced in cooperation with Anti-Defamation League of B'nai B'rith.		.75
	bulk	.50
WHAT HAPPENED IN THE SOUTH? An analysis of the Negro vote in the 1964 Presidential election.		.05

1963

PLANS FOR PROGRESS. A study of their interpretation and implementation by 24 large corporations with branch offices in Atlanta.		.10
	bulk	.05
SOUTHERN SCHOOLS: TOKEN DESEGREGATION AND BEYOND, by J. Kenneth Morland. Sponsored jointly by SRC and Anti-Defamation League of B'nai B'rith.		.50
	bulk	.35
THE ECONOMIC STATUS OF NEGROES: IN THE NATION AND IN THE SOUTH, by Vivian W. Henderson. "Unless unforseeable, 'revolutionary' changes take place in Negro manpower utilization and development, the Negro citizen will remain the 'forgotten man' in America's affluent society."		.25
	bulk	.15
A STUDY OF NEGRO FARMERS IN SOUTH CAROLINA. Brief description of federal agricultural programs for Negro farmers in the Deep South.		.10
	bulk	.05
MISSISSIPPI: THE CLOSED SOCIETY, by James W. Silver. Presidential Address before the Southern Historical Association, Asheville, N. C., November 7, 1963.		.50
	bulk	.35

1962

THE NEGRO AND EMPLOYMENT OPPORTUNITIES IN THE SOUTH: HOUSTON, report based on survey by Prof. Art Gallagher, November, 1961; ATLANTA, Prof. Carl Holman, research coordinator, May, 1962; CHATTANOOGA, Dr. Major J. Jones, research coordinator, February, 1962. each .20
set .50
bulk each .15

ALBANY. A first hand account of the "Albany Movement" for desegregation in that Georgia city. .25
bulk .15

THE UNEQUAL BADGE, Elliott M. Rudwick. A 14-page survey of number of Negro policemen employed in the South and their status in 130 communities. .10
bulk .06

A HUNDRED YEARS LATER. Comments by four outstanding Southerners on the meaning of the Civil War Centennial. .20
bulk .15

SOUTHERN STUDENT NEWSPAPER OPINION OF THE UNIVERSITY OF MISSISSIPPI RIOTS. A round-up of editorials and columns reflecting on Oxford. .05
bulk .03

1961

THE FEDERAL EXECUTIVE AND CIVIL RIGHTS, a 48-page report sent to President John F. Kennedy with an 18-point proposal on executive power in furthering civil rights. February 1961. .35
bulk .25

THIS I BELIEVE, by Haywood M. Hill, M.D. Eloquent message a southern Presbyterian elder delivered to his church school class. Single copy free
bulk .02

1960 (and earlier)

THE SOUTHERN REGIONAL COUNCIL REPORTS THE CHANGING SOUTH. A collection of reprints illustrative of SRC's program in public information. Single copy free

RACIAL CRISIS AND THE PRESS, Walter Spearman and Sylvan Meyer. Racial news in the press. .25
bulk .20

WHAT THE SUPREME COURT SAID, a commentary on the school desegregation decree of 1954. .10
bulk .05

1960 (Cont'd.)

MAP, showing percentage of non-white population in counties of southern states as of 1960. .25
bulk .20

IF THE SCHOOLS ARE CLOSED . . . A Critical Analysis of the Private School Plan, Warren E. Gauerke and Donald Ross Green. 1959. .15
bulk .10

LEADERSHIP REPORTS

(All mimeographed unless otherwise noted; single copy free.)

L-16 ATLANTA AND WASHINGTON: RACIAL DIFFERENCES IN ACADEMIC ACHIEVEMENT, Frank H. Stallings, Associate Professor of Education, University of Louisville, 1960.

L-23B DESEGREGATION IN HIGHER EDUCATION. Fact Sheet, Feb. 1963.

L-23D DESEGREGATION IN HIGHER EDUCATION. Fact Sheet, Dec. 1964.

L-25 NEW CENSUS LOOK AT CITIES AND RACE. Reprint from The Washington Post, 1961.

L-26 ADDRESS BY GENERAL LUCIUS D. CLAY. Remarks on the industrial climate of Georgia. 1961.

L-27 THE HARD OR THE EASY WAY? Aspects of the option taken in parts of Virginia and North Carolina not to desegregate schools. 1961.

L-28 ORGANIZATIONS SUPPORTING THE STUDENT PROTEST MOVEMENT. 1961.

L-29 AMERICAN ANTHROPOLOGICAL ASSOCIATION RESOLUTION ON RACE. Scientists reject theories of Negro racial inferiority. 1961.

L-30 A POSITIVE PLAN TO HELP SOLVE OUR RACIAL DILEMMA. Reprint from Jackson (Mississippi) State Times, November 1961; and BIRMINGHAM FACES A HARD DECISION, reprint from the Birmingham (Alabama) News, October 1961.

L-31 SLIPPING SEGREGATION: NEGROES WIN LOWERING OF MORE BARRIERS IN SOUTH. Reprint from Wall Street Journal, January 1961.

LEADERSHIP REPORTS (Cont'd.)

L-32 REFUTATION OF "RACE AND REASON," Dr. William P. Sullivan, Asst. Professor of English, McNeese State College, Lake Charles, Louisiana. 1962.

L-33 A STATEMENT OF RECOMMENDED POLICE POLICY RESULTING FROM THE NEW YORK UNIVERSITY GRADUATE SCHOOL OF PUBLIC ADMINISTRATION CONFERENCE on "The Challenge of Desegregation for American Police Executives." 1962.

L-34 DESEGREGATION IN SOUTHERN PAROCHIAL SCHOOLS. Report on Catholic dioceses in 11 states. May 1962.

L-34A DESEGREGATION IN SOUTHERN PAROCHIAL SCHOOLS. August 1963.

L-35 STATE COMMISSIONS ON HUMAN RELATIONS: Delaware, Kentucky, Maryland, West Virginia. 1962.

L-36 RICHMOND QUIETLY LEADS WAY IN RACE RELATIONS. Reprint from The Washington Post. 1962.

L-41 EXCERPTS FROM SPEECHES OF GOVERNOR BERT COMBS OF KENTUCKY AND SECRETARY OF COMMERCE LUTHER T. HODGES. Both speeches concern national need for development of a deeper understanding of the meaning of practical human brotherhood. 1963.

L-44 CHARLOTTE HAS BUILT ITS INTEGRATION ROAD: A DIFFERENT WAY, L. M. Wright, Jr., city editor of Charlotte Observer. The story of quiet, organized desegregation of public facilities without demonstrations. 1963.

L-46 VOICE OF THE PEOPLE: 'AT THIS VERY LATE HOUR.' -- A letter co-authored by two citizens of Birmingham, James A. Head and Charles P. Zukoski, Jr., reprinted from The Birmingham News, Sept. 30, 1963.

L-47 THE QUESTION FROM JACKSONVILLE. Description of Jacksonville racial outbreak of 1964.

REPRINTS
(Single copy free unless otherwise noted)

New South, Summer 1967. "Sorrow Song in Black and White," Vera Rony. A sensitive account of the agricultural labor movement in the South in the 1930's.
bulk .20

Reprints (Cont'd.)

New South, Winter 1967. "What Happened after You Desegregated the White School," Mark Chesler. Excerpt from IN THEIR OWN WORDS, 1967.
bulk .20

Harvard Business Review, March-April 1963. "Business -- Next Target for Integration? John Perry. .20
bulk .15

The Washington Post, 10-7-62. "The South's Pattern of Violence Has Changed," George McMillan.

Virginia Quarterly Review, Autumn 1961. "The Annealing of the South," Leslie W. Dunbar. .10
bulk .07

New South, December 1961. "A Virginia View of 'Race and Reason,'" Benjamin Muse. Refutation of Carleton Putnam's views on superior-inferior race. .05
bulk .03

The New York Times, 4-1-60. "A Southern View of the South," Harold Fleming.

The New York Times Magazine, 9-27-59. "The Agony of the Southern Minister," Ralph McGill.

The Washington Post, 1958. "The Truth About Desegregation in Washington's Schools," reprints in reply to Davis Committee report.

Harper's, June 1958. "The Easy Chair," Harry S. Ashmore (Little Rock).

Speech delivered April 1958. "Segregation versus the Space Age," Marion Wright.

.....

NEW SOUTH, quarterly magazine published by the Southern Regional Council.

Yearly..... $ 3.00
Monthly issues prior to 1966..... .20
Quarterly issues..... 1.00

PUBLICATIONS SUBSCRIPTION SERVICE - All publications released for a one-year period. (Does NOT include subscription to NEW SOUTH.) Yearly..... $ 5.00

PUBLICATIONS LIST ADDENDUM, Spring 1968
Southern Regional Council, Inc., 5 Forsyth Street, N. W., Atlanta, Georgia 30303
(Bulk prices apply for 10 or more copies.)

1968

POVERTY IN THE RURAL SOUTH by Paul Good, photographs by Al Clayton, Special single-subject issue of NEW SOUTH, Winter 1968. 1.00

Summary of the REPORT OF THE NATIONAL ADVISORY COMMISSION ON CIVIL DISORDERS. Reprinted by 23 organizations from the Bantam Books edition of the full report. .15
bulk .10

IN MEMPHIS: MORE THAN A GARBAGE STRIKE. An analysis of the Memphis sanitation workers' strike by J. Edwin Stanfield. Two supplements. .60
bulk .50

SOUTHERN REGIONAL COUNCIL

WHAT IS THE SOUTHERN REGIONAL COUNCIL?

"Southern Regional Council of what?" is the way the question is often put to us. The simplest answer is "of Southerners!" It is a council in the dictionary sense: "An assembly summoned for consultation and advice."

The SRC is biracial, non-sectarian, politically non-partisan, and non-profit. It is a private organization, and is incorporated in the state of Georgia.

WHAT IS THE PURPOSE OF THE SOUTHERN REGIONAL COUNCIL?

The legend on our letterhead reads "A Council to attain the ideals and practices of equal opportunity for all peoples in the South." A fuller statement of purpose, adopted by the Council in 1951 and in 1962, reads in part:

"The South of the future toward which our efforts are directed is a South freed of stultifying inheritances from the past. It is a South where the measure of a man will be his ability, not his race; where a common citizenship will work in democratic understanding for the common good; where all who labor will be rewarded in proportion to their skill and achievement; where all can feel confident of personal safety and equality before the law; where segregation will be recognized as a cruel and needless penalty on the human spirit and will no longer be imposed; where above all, every individual will enjoy a full share of dignity and self respect, in recognition of his creation in the image of God."

To these ends the SRC works by means of research, provision of information, education, and experimental field programs.

HOW LONG HAS THE SOUTHERN REGIONAL COUNCIL EXISTED?

The SRC was founded in 1944. Its incorporators were the late Dr. Rufus Clement, President of Atlanta University; the late Dr. Charles S. Johnson, President of Fisk University; Ralph McGill, Publisher of the **Atlanta Constitution;** Bishop Arthur J. Moore of the Methodist Church; and the late Dr. Howard W. Odum of the University of North Carolina.

The history of the SRC goes back further. The Council is successor to the Commission on Interracial Cooperation, which was founded in 1919 by a group of the South's leading church people to create and sustain a sincere and open-minded dialogue between Negroes and whites.

HOW IS THE SOUTHERN REGIONAL COUNCIL FINANCED?

The SRC is supported by donations from foundations, church denominations, businesses, trade unions, and individuals. The Council has no endowment and, as a matter of policy, does not utilize government grants.

The yearly budget of the SRC typically is approximately $300,000 exclusive of special projects. Special project budgets total about $750,000 per year.

WHO BELONGS TO THE SOUTHERN REGIONAL COUNCIL?

The SRC consists of one hundred distinguished men and women drawn from the 11 southern states. Originally it was a voluntary membership organization, but beginning in 1954 the SRC helped establish state councils on human relations and used its members in each state as the nuclei of those independent associations.

The 100-member Board meets annually, usually for three days, to review concerns of the region and set policy of the SRC. Between annual meetings an Executive Committee of fifteen members meets periodically to plan and review program and to direct the staff.

The Council currently employs a staff of 40 persons, including special project staffs.

WHAT IS THE PROGRAM OF THE SOUTHERN REGIONAL COUNCIL?

Research and Information

Basic to all that the SRC does is its program of research and information. To get the facts about the South and its people and to get those facts reported are the first and foremost functions of the Southern Regional Council.

The Council's library is a specialized collection of thousands of volumes, pamphlets, reports, and studies. Our research staff clips dozens of daily newspapers, including

some from each southern state. It also collects articles from dozens of periodicals.

Research associates on our staff answer hundreds of queries each year from journalists, scholars, government agencies, and other private agencies.

The Council's reputation for accuracy and reliability is zealously guarded.

Publications

The Council not only provides information to others, but also is a frequent publisher of original studies on issues, both critical and emergent. These publications are demonstrably influential.

Typical titles are **Public Assistance: To What End?; School Desegregation: The Slow Undoing; Negro Youth in a Southern Metropolis; Black Belt Schools: Beyond Desegregation; Racial Discrimination in Southern Federal Courts;** and **Hungry Children.**

The SRC's quarterly magazine, **New South,** features in-depth articles by some of the foremost writers in the field and roundups of significant developments in the region.

Field Activities

State Councils on Human Relations. The SRC helped organize state councils on human relations, which now exist in ten southern states. These are independent agencies, but the SRC continues to work closely with them. The state councils number more than 12,000 members and their combined budgets total more than $400,000.

Fellowship of the Concerned. The Fellowship provides for conferences, workshops and consultations among the leaders of church women's organizations. It grew out of the old Association of Southern Women for the Prevention of Lynching, and is maintained under SRC auspices.

Southern Inter-Agency Conference. The SRC serves as the secretariat for the Southern Interagency Conference, which is an informal, quarterly consultation of virtually all intergroup relations agencies working in the region.

Occasional Projects. The SRC is frequently called upon to carry out short-term projects. Early in 1964, for example, we sponsored a South-wide effort to assure calm compliance with the public accommodations section of the pending Civil Rights Act of 1964. In 1966, in each southern state, conferences on school desegregation under Title VI of that law were co-sponsored by the SRC and other agencies. Also in that year we carried out an experimental paper back books distribution project. At the request of federal agencies we

frequently entertain foreign visitors interested in the South. The SRC sponsors or co-sponsors innumerable conferences, large and small, on a broad range of subjects.

Special Projects

Voter Education Project. The current VEP, which is the second to be sponsored by the Council, is the largest of SRC's special projects. The two projects have played a significant role in the increase of Negro registration in the South from 1.5 million to about 2.8 million. The VEP also sponsors seminars and institutes for Negroes newly elected to public office, places students as interns to learn the political processes, and sponsors citizenship education projects.

Community Organization Project. This special project provides advice and technical assistance for all kinds of self-help organizations, from credit unions and cooperative buying clubs to tenant organizations. The Southwest Alabama Farmers Cooperative Association, The Federation of Southern Co-ops, the West Tennessee Self-Help Development Association and the Southern Cooperative Development Association are just a few of the organizations assisted in their formation by the Community Organization Project.

Housing and Urban Planning Project. Through a program of publication and consultation, this project seeks to secure consideration of the human relations implications of urban planning and housing programs.

Labor Project. This project seeks equal employment opportunities, especially through an extensive program of education for the local and state leadership of the labor movement.

Crime and Correction Project. Through consultation, publication and organization of **ad hoc** groups, this project seeks equal administration of justice, particularly in the matter of corrections. Its interests are broad-ranging and include a sentence disparity study, a study of the attitudes of ghetto youth, and the design of prison facilities.

OFFICERS

President John H. Wheeler

Vice-Presidents Paul R. Christopher
C. G. Gomillion
Lucius H. Pitts
Josephine Wilkins

THE EXECUTIVE COMMITTEE

Raymond M. Wheeler, Chairman
Samuel DuBois Cook
James McBride Dabbs
Albert W. Dent
Vivian W. Henderson
Frank Smith
McNeill Smith
H. Franklin Williams
Marion A. Wright

Legal Counsel Joseph F. Haas

Executive Director Paul Anthony

". . . In working to make equal opportunity a reality in all parts of our national life, the Southern Regional Council is advancing the cause of all Americans. In promoting good will and better understanding among people of all races, colors and creeds, the Council is serving not only the South but the whole country. . . ."

—John F. Kennedy, The White House,
November 8, 1961

"Over the last two decades, the Southern Regional Council has played an indispensable part in the growth of dignity and opportunity for all our citizens. . . And I know that the past achievements of your public-spirited Council will be reflected in new and expanded horizons for the nation you have so nobly served."

—Lyndon B. Johnson, The White House,
November 10, 1966

Southern Regional Council
5 Forsyth Street, N.W., Atlanta, Georgia 30303
1968

A M E R I C A N

F R I E N D S S E R V I C E C O M M I T T E E

ATLANTA COMMUNITY RELATIONS PROGRAM

ADVISORY COMMITTEE MEETING

12:15 p.m., Tuesday, January 21, 1969
40 Marietta Street, Atlanta, Georgia

MINUTES

Attending: Henry deGive, Ralph Spillman, Moreland Smith, James Costen, Margaret Via, Winifred McPhedran

Staff: Jack Tatum, Rosena Flint

Chairman Henry de Give called for a brief period of silence before beginning the meeting.

Winifred McPhedran reported that the Atlanta Area Fair Housing Association has been formed and is looking forward to another meeting at some time in the near future. This is now an official organization and each of the present neighborhood fair housing committees has been asked to name its representative to the Association.

The Metropolitan Atlanta Housing Conference has elected officers. They are: Chairman, the Rev. Randolph Taylor; Vice-Chairman, Jack Tatum; Treasurer, Moreland Smith; Secretary, Kathleen Wood. There are six committee chairmen and six members-at-large.

43.1 The chief activity of the Board of the Metropolitan Atlanta Housing Conference has been in planning a Housing Workshop to be held February 26 at Ebenezer Baptist Church. This one-day session is planned as a teaching session. There will be three seminars on Low-Cost Housing, Open Housing, and Neighborhood Stabilization. Each person attending the Workshop will participate in each of the three seminars. The main speaker will be Saddel Sachs from Fair Housing, Inc., in Boston. Mrs. Sachs' achievements include obtaining FHA loans for families on welfare. The planning committee has been working on resource leaders. Each seminar will have a lecturer, a resource person, and a discussion leader.

43.2 Th Board of MAHC has agreed that another conference should be held in May -- perhaps in DeKalb County, to point out the broader aspects of our housing problems and to emphasize that housing is not just an Atlanta problem.

Moreland Smith expressed a hope that the February Workshop and the May conference would provide a stimulus to the neighborhood fair housing committees.

43.3 Jack Tatum, reporting on local fair housing committees, stated he had found a group in Forest Park quite interested in equal opportunity in housing.

The first black neighborhood fair housing committee is being formed in the Collier Heights area. The people in this area are proud of their community and want it known that it is an open community.

The Rev. James Costen reported that SWAP has organized a company called Pathwaye, Inc., which hopes to buy up available land in the southwest area for the building of single family dwellings. People are paying much more for homes in this area than in other areas of Atlanta and this group hopes to provide housing for less affluent families. They will try to obtain the needed funds through government loans and through individual purchases of shares in the company.

Jack Tatum also reported that there is a possibility of the formation of a fair housing group in Scottdale.

43.4 There was a general discussion on the advantages of cooperative housing over low-income housing. Cooperative housing units not only permit people to achieve ownership of their homes, but also permits them to improve their homes as their financial situation improves.

James Costen pointed out the problems created by the Atlanta Housing Authority, which does not encourage cooperative housing projects and which permits private planners to come in and buy up available land.

It was suggested that we make every effort to work with Interfaith in its effort to build cooperative housing projects.

Moreland Smith proposed that a definite plan be formulated for getting persons sympathetic to cooperative housing on the Atlanta Housing Authority. A special effort should be made to shorten the term of the members and to increase the number of members.

43.5 Jack Tatum presented a proposal that the Atlanta Community Relations Program sponsor a real estate counseling service to serve as a clearinghouse for prospective buyers and sellers, an advisory and counseling service to families contemplating purchasing a home, and as a liaison agent between real estate brokers and prospective home buyers and sellers.

This proposal was unanimously and enthusiastically approved by the members present.

Chairman de Give requested the program director to submit this proposal, with an estimate of costs of publicizing the service, to the AFSC High Point office for their consideration and approval. Moreland Smith pointed out that AFSC should plan to carry the service for three years. It is hoped that at the end of this time the City of Atlanta would assume this responsibility.

The meeting was adjourned after a brief period of silence.

NCDH PROGRAM OF LITIGATION AND RESEARCH TO END EXCLUSIONARY LAND-USE CONTROLS AND OTHER REGULATORY DEVICES WHICH BLOCK HOUSING FOR LOW- AND MODERATE-INCOME FAMILIES IN THE SUBURBS

Summary Report to the NCDH Board of Directors

National Committee Against Discrimination in Housing, Inc. (NCDH)
1865 Broadway, New York, N. Y. 10023 (212) 265-2780

April 1969

NCDH PROGRAM OF LITIGATION AND RESEARCH TO END EXCLUSIONARY LAND-USE CONTROLS AND OTHER REGULATORY DEVICES WHICH BLOCK HOUSING FOR LOW- AND MODERATE-INCOME FAMILIES IN THE SUBURBS

Summary Report to the NCDH Board of Directors

The National Committee Against Discrimination in Housing, Inc. (NCDH), is underway with a major nationwide program of litigation, undergirded by extensive ongoing research projects in the Northeast and on the West Coast, aimed at eradicating the widespread practice of excluding housing for moderate- and low-income families from suburban communities through local land-use controls and other restrictive devices.

As reported to the Board of Directors at its two-day meeting in Tarrytown (N.Y.) on April 10-11, this vitally significant and potentially far-reaching new phase of the NCDH program will attempt to overturn institutionalized systems which automatically "build in" housing segregation along racial, economic, and city/suburban lines. Carefully selected legal cases, supported by solid research findings, will challenge patterns of discrimination which result from such local devices as large-lot zoning ordinances, restrictive building codes, and outmoded construction standards. A major objective will be a series of precedent-setting judicial decisions relating to entire systems of exclusion.

National Housing Policy

In 1968, for the first time in its history, the United States established a national housing policy which constitutes an unequivocal commitment to the provision of decent housing on an open market

for every American family, regardless of race, color, creed, or national origin.

* The 1968 Housing and Development Act, the most comprehensive ever adopted by the Congress, provides new tools for meeting the housing needs of lower-income families.

* The Supreme Court decision in Jones v. Mayer outlaws racial discrimination in the total housing supply, existing and future.

* The Civil Rights Act of 1968, under Title VIII, establishes fair housing as the policy of the United States and provides machinery for implementation.

NCDH and its allies played a pivotal role in creating the educational climate and providing the body of information and technical assistance which led to these major breakthroughs. In order to transform these new requirements of law into patterns of actual conduct, the emphasis now must be on the provision of housing (a) in adequate volume; (b) at costs within the means of low- and moderate-income groups; (c) in locations conveniently accessible to the greatest employment and other opportunities; and (d) available to all Americans without regard to race, color, creed, or national origin.

In a single decade following 1958, fair housing laws spread to 23 states and more than 250 localities. The movement toward open housing under law culminated last year in a nationwide fair housing statute and a judicial decision outlawing racial discrimination in all sales and rentals. This phase of the war on discrimination in housing was a vital, first step. Without it, housing and development programs, no matter how massive, could not reverse continuously expanding ghettoization. With discrimination rendered illegal, housing programs now have the potential of creating open communities if properly funded and administered and if suburban barriers to the construction of housing for lower-income families are removed.

Local Obstacles to Implementation

Essentially, this means a massive, nationwide attack upon the system of restrictive practices used by suburban governments to prevent the construction of housing for lower-income households, a practice which effectively excludes the vast majority of Negro and other minority families from living in suburban areas. Until local governments have been deprived of the power to exclude subsidized housing and to manipulate zoning and other controls to screen out families on the basis of income and, implicitly, of race, there can be no effective progress in halting the trend toward predominantly black cities surrounded by almost entirely white suburbs -- the geographic manifestation of "two nations -- one black, one white, separate and unequal."

The power of suburban governments to block residency by low- and moderate-income families effectively reduces Federal guarantees of open housing to an empty right for the bulk of America's minority families. This suburban power, likewise, largely frustrates the Housing and Urban Development Act of 1968, since its goal of building an average of 2.6 million homes annually for the next ten years can be achieved only through massive construction on open land in outlying localities. Land-locked central cities, especially their overcrowded ghetto areas, can accommodate only a relatively small portion of this annual volume of urgently needed housing. In addition to space limitations, building progress in central cities is tortuously slow because of relocation problems, clearance of buildings, high-rise construction, and other conditions which impede rebuilding.

NCDH Leadership Role

NCDH is the logical organization to mount a massive, nationwide assault on exclusionary land-use and other restrictive housing practices as the next phase of its unrelenting drive to achieve a slum-free, ghetto-free America. For 20 years, it has pioneered in the legal and educational aspects of housing/civil rights. It has been the center for information and public education, the provider of expert technical assistance, the legal resource, the innovator of new techniques and approaches, the consultant to and negotiator with government agencies and other institutions. The distinguished lawyers associated with NCDH over many years represent a unique assemblage of legal scholars with specialized knowledge and competence in this highly complex area.

NCDH's entire history qualifies it for the leading role it now assumes in this fight on exclusionary housing practices in the suburbs. Its demonstrated capability in marshalling national and local resources and talents in the fight for fair housing has won for it the confidence of the key individuals, institutions and organizations that is so essential in an effort of this scope. NCDH's 51 affiliated organizations constitute a cross-section of America's public interest groups and compose a powerful network of grass roots contacts. Its connections with thousands of local fair housing and other community groups provide NCDH with eyes and ears throughout the length and breadth of the nation, essential to keep its finger on the pulse of public opinion and useful in raising local issues to national prominence.

Expanded Resources and Programs

Housing discrimination is now barred in the United States. NCDH's crucial role in that forward step has brought it increased financial

support, resulting in the tripling of its staff and program activities in recent months. Additional expansion is scheduled.

A professionally-staffed Legal Division is now in operation, is already involved in litigation focusing primarily on zoning and other land-use problems in several communities, and is seeking to develop legal action in other localities. Plans are well advanced for immediate and substantial enlargement of this division into a Legal Department fully equipped to carry forward a broad-scale program of litigation and a wide range of related services.

A Department of Field Services and Planning has been established to provide professional guidance in housing and planning to public and private agencies and organizations in communities throughout the country. Through this outreach program, the NCDH field staff will be able to make professional on-the-spot analyses of critical problems, and to identify situations requiring court action to remedy exclusionary practices.

Manifestly, extensive and soundly-conceived research is an essential component of this legal program. For several years, NCDH has been investigating the relationship between access to housing and employment opportunities in suburban localities where the good jobs increasingly are locating. Publication in early 1968 of its preliminary study, "The Impact of Housing Patterns on Job Opportunities," led to the development of a fully-staffed Research Department which is now engaged in in-depth studies of zoning ordinances, building codes, real estate practices, job locations and classifications, skills needed and skills available, open land for the development of new urban centers, transportation problems and possibilities -- and the relationship of these various factors to the mobility of the minority labor force.

These problems are being researched mainly through two major NCDH projects referred to above:

* A two-year study of the growth of suburban employment opportunities and the lack of suburban housing opportunities for minorities and related factors in the Tri-State New York Metropolitan Region, with particular attention to the role of restrictive zoning as an impediment to such opportunities. This project is funded by a $480,000 grant from the Carnegie Corporation of New York.

* A three-year research/action urban renewal demonstration project in the nine-county San Francisco Bay Area to devise, test, and report on more effective methods for achieving large-scale desegregation in a major metropolitan area, and to develop guidelines for similar action in other regions. This program is being carried forward under a $435,000 contract with the U. S. Department of Housing and Urban Development (HUD).

In addition to its new and expanded headquarters in New York City, NCDH has established a Washington (D. C.) Bureau and a Field Office in San Francisco to service the Western states and the Rocky Mountain Region.

This overall expansion of resources and program confirms NCDH's recognized capacity to conduct large-scale national efforts and will, of course, greatly enhance its total effectiveness.

Involvement of Lawyers, Scholars, Government and Industry

In anticipation of future litigation and the need for model legislation, NCDH has convened a meeting of some of the nation's foremost scholars and legal experts to explore the best approaches to litigative and legislative reform. This meeting will be preliminary to a major national conference on the subject of exclusionary land-use controls in the fall. At the fall conference outstanding representatives from government and the construction industry will join the legal experts and scholars in considering proposals for new forms of land development controls and new approaches to community building.

The Challenge for United Action

NCDH is fully cognizant of the magnitude of this undertaking and, consequently, of the grave responsibility it imposes upon us. We see this stage of the fight to open the lily-white suburbs as comparable to the 1940's in the historic fight to open lily-white schools. As in the assault upon segregated schools, we propose to resort to a strategy of education and litigation, based on extensive and detailed sociological, economic, and legal research to demonstrate that exclusionary controls are an institutionalized pattern with dire results for the public welfare.

The foregoing programs will tax NCDH's resources to the utmost. We will need all the support we can possibly muster. We will need, above all, the awareness and cooperation of all national organizations and leaders in public affairs. We stand prepared to welcome as allies and collaborators all men of good will and all organizations devoted to the public interest.

We are confident of the firm support of each Board member and each of our national cooperating organizations. The time and the issue permit us to say, without indulging in pretentious rhetoric, that we stand in the shadow of history. The nation is being challenged to carry forward the task begun a century ago and left unfinished. NCDH hopes that its thousands of supporters and millions of well-wishers will rise to the challenge of these times and close ranks with us to win open communities as the basis of an open society and of one nation -- with justice and equality for all.

# # # #

MS

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
HOUSING ASSISTANCE ADMINISTRATION
WASHINGTON, D.C. 20413

IN REPLY REFER TO:

MAY 12 1969

Southern Regional Council
5 Forsyth Street, N. W.
Atlanta, Georgia 30318

Gentlemen:

Enclosed is a circular entitled "A Homeownership Program for Low-Income Families," for your information, review and comments.

You will note from the cover sheet that the program is still in a very early stage of development, and guidelines rather than final fixed procedures are provided.

We believe this Homeownership program offers a valuable new tool to provide both good housing and new social and economic opportunities for families of low income.

I would be very pleased to receive your comments and suggestions on this circular, so that we may improve future issues.

Sincerely yours,

A. E. Rosfeld
Acting Deputy Assistant Secretary

Enclosure

Progress . . .

HUMAN RELATIONS COMMITTEE OF NEW ORLEANS
MONTHLY REPORT

Room BE11 - City Hall
529-4311 - EXT. 475

Volume II, No. 5 August, 1969

N.O.M.E.C. CHOOSES "WHITE ONLY"; LOSES DUES.

Chief Administrative Officer Bernard Levy, with the concurrence of Mayor Victor Schiro, has agreed to the recommendation of the Human Relations Committee that the New Orleans Municipal Employees Club (NOMEC) lose its payroll dues deduction and other privileges for not ending racially discriminatory membership policies. Mr. Levy has directed city finance director, Robert Develle, to "discontinue payroll deductions representing dues of club members." This was recorded in a memo from Mr. Levy dated July 30.

The Human Relations Committee has attempted to persuade NOMEC, either directly or indirectly, to change its "white only" membership policy since November of 1968. After all this time, they have still refused to do so. Most recently, Mr. Levy made clear to NOMEC leadership the consequences of their refusal to change. In June, the answer still came back, "White only."

NOMEC has the right to be a private social club if it so chooses, but it should not receive the benefits of a public employee's organization. Thus, HRC feels that an end to payroll deductions of dues and an end of their pretense to represent all city employees is completely in order. .

Mr. Levy and Mayor Schiro are to be commended for their action. Councilman James Moreau has also sent a memorandum to all councilmen recommending that NOMEC be denied use of the Council Chamber in the future. HRC hopes that this recommendation will also receive favorable action.

****

TO SCATTER OR NOT TO SCATTER?

(This statement was adopted by the Human Relations Committee at its August 4 meeting)

The desperate need for decent, subsidized low-income housing for the 200,000 plus human beings at or below the poverty level in New Orleans -- that is what recent statements on scattered-site housing by the Real Estate Board, the Times-Picayune, and even sympathetic critics have subordinated to peripheral concerns.

The Real Estate Board of New Orleans, in a statement of either incredible inaccuracy or deliberate distortion, cringes at the fear of attracting "countless new low-income families from rural communities and from towns and cities other than New Orleans where no such public housing programs exist."

Perhaps the Real Estate Board in its parochial way does not care about houses for human beings unless they are from New Orleans.

Nevertheless, two facts almost guarantee that New Orleans public housing will not draw the "outsiders" feared by the Real Estate Board. First, there are some forty housing authorities in small towns and cities throughout Louisiana, and more in other southern states. Far more units per capita are being built elsewhere than in New Orleans. Second, even if someone left these more productive areas, he faces the prospect of being placed at the end of a waiting list of over 18,000 Orleanians who desire entry to the proposed 3,000 plus scattered-site units of which only 384 have been built.

In this case, the Real Estate Board is concerned unnecessarily -- there will be no room for "outsiders" in scattered-sites. Indeed, there will not be enough units for those Orleanians on the waiting list thanks to opposition from groups of like mind with the Real Estate Board.

The Times-Picayune, in a July 30 editorial, does not oppose scattered sites but raises questions based on ostensibly color-blind, middle-income interests in

****

EDITOR: Bill Rouselle

"Progress is the communication mechanism of the New Orleans Human Relations Committee. Our basic policy is to advise the community of significant concerns in the field of human relations."

Others contributing articles to this issue:
John Pecoul, Executive Director
Margie Stich, Answer Desk Chairman
Henry Jullen, Summer Employee

these words: "Whether uniform or racially mixed, middle-income neighborhoods have expressed concern that introduction of large numbers of low-income or welfare families would depreciate the area, regardless of the original physical attractiveness of the units."

This statement contains two fallacies. First, "large numbers" of families would not be introduced into any one area. The essence of the scattered-site concept is that only small numbers of units are built in any one place to avoid massive, concentrated projects like Desire with over a thousand units. The recent Carrollton proposal allows only 150 units on 20 sites scattered over a wide area.

In scattered sites, most buildings are townhouses, duplexes, four-plexes, or small garden apartment houses. Larger homeownership developments such as Christopher Homes, with over a hundred units, are built in open undeveloped areas on community unit plans with recreation space included. Thus, the "large numbers" fear is basically invalid. The Times-Picayune should be correcting this misconception rather than compounding it by repetition.

The second fallacy is the newspaper's opinion that opposition is middle-income, class derived without regard to race. While it is true that there has been some black middle-class opposition to particular proposals, close study by the Human Relations Committee indicates that it has differed sharply from most white opposition. Blacks have often questioned the numbers of the units, wanting fewer but willing to accept some; whites have usually opposed having any units at all. Blacks have questioned the adequacy of citizen planning participation, designs that prevent ownership, and HANO's advance information processes -- as have the HRC's representatives and many other groups who favor scattered sites. This is quite different from some white middle- or moderate-income opponents who, even after being given full information on designs, opposed as few as four or six units in their area. The Times-Picayune is superficial in not distinguishing occasional constructive criticism from racially motivated negativism.

The Human Relations Committee reiterates its position in favor of units that are truly scattered throughout the city in small numbers so that no one area is threatened with the crowding and chaos of existing projects. The Committee supports more home ownership type developments in open space areas.

Finally, the HRC urges those citizens genuinely concerned about improving obedience to law and maintenance of civil order to think twice about opposing decent scattered sites. Families without decent housing are forced to survive in the private slums and public projects which are the breeding grounds of crime and disorder. They are kept from rearing children in a wholesome, uncongested environment with a chance to escape the problems of poverty. Crime-producing slums and projects are the alternatives to scattered sites and urban decongestion. Human beings need a decent place to live to have a fair chance to be human.

Think about it.

POLICE COMPLAINTS: AND THE BEAT GOES ON!

In the last issue of PROGRESS, the HRC called upon the U.S. Attorney and others who were involved in the investigation of the McKenna/Sims brutality cases to release the details of their investigations to the Civil Rights Division of the U.S. Department of Justice.

In this context, HRC received a letter from U.S. Attorney Louis Lacour explaining that his office had requested a complete investigation of these cases by the FBI. This investigation had been conducted and the results forwarded to his office. He in turn forwarded the results of the FBI investigation, along with the prosecutive opinions of his office, to the Civil Rights Division of the Justice Department. It was the U.S. Attorney's opinion that the facts and evidence uncovered in the FBI investigation of the McKenna/Sims cases would not sustain successful criminal prosecution. However, Mr. LaCour stated that his declining "prosecution....because of insufficient and lack of proper evidence to warrant successful prosecution should in no way be interpreted as a condonation of improper police conduct nor as a contribution to a 'sweeping under the rug' of such conduct."

It is commendable that the U.S. Attorney has made clear that his decision not to prosecute does not mean that there was no improper police conduct to be dealt with administratively.

Other complaints received indicate that problems of internal police discipline persist. On June 10, two police officers were investigating an incident involving a 20 year old white man and two black youths, ages 12 and 8. It was alleged by a Mrs. Ophelia Green that the two officers forced their way into her home, cursed and hit her when she asked to see a search warrant, and then arrested and charged her with assaulting an officer. When the Human Relations Committee attempted to obtain a copy of the findings of the police investigation, an HRC staff member was told that their reports are "confidential" and could not be released.

Another complaint involves the arrest July 25 of a 12 year old youth on a charge of car theft. There were no witnesses to the theft, but when the police arrived, it is alleged that one

of the officers grabbed the youth who was standing nearby, threw him into the car, and kicked him. When the youth's sixteen year old brother protested, the officers grabbed him and threw him against the patrol car, kicked him in the stomach and tossed him in the back of the patrol car. The youths were held for two hours before being brought to Juvenile Court and charged with car theft. The younger boy was released at that time but the older youth was held for three days.

Allegations such as these cause many to question the objectivity of a self-investigating police force and the practice of withholding pertinent information from the public under the guise of confidential reports. More internal discipline is required if police officers are to maintain the respect of the public.

THE WELFARE MESS "Aid to Dependent Children grants have been 'adjusted.'" These are the words of Louisiana Welfare Commissioner Garland Bonin. As a result of this adjustment, almost three-fourths of the dependent families in the state received cuts in the actual amount of their ADC checks. The cuts range from one to forty per cent. The average overall reduction is somewhere around twelve per cent as reflected in the legislature's failure to allocate this projected amount of money to finance the 1969 fiscal ADC budget.

Since the "adjustment" took effect on July 15, the Human Relations Committee, the Welfare Rights Organization, the Urban League and a host of other community groups have been working to alleviate the consequences of the cuts and to get the reductions removed.

As of this writing, a number of groups are planning an eight-day march to Baton Rouge, leaving New Orleans on August 5, to dramatize the need for rescinding the cuts. At the same time, demonstrations are planned in the city to point out the plight of ADC families locally.

A Louisiana legislative study committee on welfare has passed a resolution calling for emergency funds from the U.S. Health, Education and Welfare Department during the current crisis. The announcement came at called by Representative Ernest Morial, vice-chairman of the study group. Morial also called on agencies that have dealings with welfare recipients to be lenient. He asked churches and community giving organizations to raise money to help the needy during the crisis. Other Orleans legislators on the study committee are Rep. Edward Booker and Sen. William Guste.

A similar request had been made in a City Council resolution introduced by Councilmen Moon Landrieu and Eddie Sapir. The City Council also appropriated $20,000 to the city welfare emergency fund.

In another related effort, a delegation made up of HRC staff, representatives of the Welfare Rights Organization, and Lower Ninth Ward President Sam Bell traveled to Washington, D.C. to see if the food stamp program could be adjusted in Louisiana to help compensate for the ADC cuts. The delegation found that present food stamp legislation does not allow for administrative reduction in the food stamp charge. A bill, H.R.12222, is not in the U.S. Congress which would allow this procedure, and the delegation is making every effort to see that the legislation passes as soon as possible. Meanwhile the Washington group did find one emergency food program that can provide assistance to some of the children affected by the cuts. An application is now being developed by Total Community Action for a food supplement program that can be run as part of existing summer recreation projects.

In yet another effort, numerous groups in the community have asked Gov. McKeithen to do what he can to have the cuts rescinded or to take steps to have the U.S. Welfare Department provide emergency aid. At least three delegations have seen McKeithen in the last month in an effort to have the Governor take some action. Although McKeithen has agreed to try to get federal aid, in each meeting he has pointed out the lack of money in the state to finance welfare and other programs. The Governor's recurrent theme is that Louisiana needs more taxes. Sales taxes are unacceptable to pro-welfare groups, however, and business opposes other measures such as income tax exemption changes. However, McKeithen says he will not call a special session for tax appropriations because he feels the people of the state will not support a larger tax burden, especially since it takes a two-thirds vote of the legislature to approve tax increases.

The most consistent proposal for getting more state revenues from the groups that have seen the Governor is the idea of elimination of the federal income tax exemption on state income taxes. The contention is that it would not require a two-thirds legislative vote to pass this revenue measure and that it would bring in about 70 million dollars, which is more than enough to help the welfare budget and many other state programs.

At present the welfare mess is a mess. There is no indication that a remedy is going to be found for the present crisis and the possibility of a long range solution -- jobs for all who can work and decent aid for those who can't -- is tied to the complex and sometimes mysterious workings of national politics. In the meantime, thousands of people in this state and other states in the Union wait for some type of rational breakthrough that will end the dependency

cycle and the anti-welfare state and mark the beginning of the just society.

***** HIGHLIGHTS *****

PUBLIC ACCOMMODATIONS STUDY The Human Relations Committee submitted its findings on the need for a local public accommodations ordinance to the City Council at its July 24 meeting. The proposal asks that the councilmen consider the Committee's study regarding the extent of discrimination in the New Orleans area. A proposed draft of the law makes it illegal for a person to be turned away, simply on the basis of color, from any establishment open to the public. Community support for the public accommodations ordinance is growing. The Executive Board of the Metropolitan Area Committee, a group of some of the most powerful and influential men in New Orleans, has given its approval to the concept of local public accommodations. All of the neighborhood councils of the anti-poverty program have come out in favor of the law. The Chamber of Commerce, the Junior Chamber of Commerce, the League of Women Voters, the Urban League, the NAACP, the Knights of Peter Claver, and dozens of other church and social action groups are supporting HRC in its efforts to obtain a local public accommodations law.

DOOR-TO-DOOR PEDDLERS Because of many complaints to the Answer Desk and to organizations such as New Orleans Legal Assistance Corporation, the HRC has proposed a new city ordinance to regulate door-to-door peddlers. Many irresponsible and unscrupulous agents have been taking advantage of low income persons by getting them to sign purchase agreements which result in costs as much as two or three times the value of the goods purchased. The proposed ordinance requires the licensing of door-to-door peddlers with the stipulation that the license may be revoked if the seller engages in misleading or unfair sales practices.
The ordinance makes it unlawful for any licensee to use "fictitious price tags," or to make untruthful statements about the character, quality, description or costs of articles. Persons violating the ordinance might be convicted of a misdemeanor and receive a fine of $100 or 90 days in jail, or both.

KNOW YOUR RIGHTS PAMPHLET The HRC is preparing a local version of a pamphlet called Know Your Rights. This pamphlet is designed as an educational service to inform the public of the proper procedures to follow in encounters or contacts with police officers. Many persons are unaware of what responsibilities they have to cooperate with officers and of what rights they have in their dealings with police and the law.
The Know Your Rights pamphlet is designed for use with groups interested in studying this problem and the Committee will attempt to develop educational meetings along with other organizations.
The value of this pamphlet is demonstrated by the fact that it has been distributed to all policemen by the police departments of Atlanta, Ga., Augusta, Ga., Savannah, Ga., Albany, Ga., and Durham, N.C. It has also been distributed to all high school students in social studies by the schools of Baltimore, Md. It is the hope of HRC that this pamphlet will help create relations of respect between the people and the police in the city of New Orleans.
It is expected that copies will be available by the end of August.

THE PULL OF POOLS?
The closing of the Pontchartrain Beach Pool due to lack of attendance is most unfortunate. Patronage was limited at the outset by very poor publicity and a very high admission charge. The onset of rainy weeks in July has lowered pool attendance throughout the city and this had its impact on Pontchartrain. Clearly, a better formula for the use of this magnificent facility can be and should be worked out.
The proposal that the Levee Board make an arrangement with NORD to operate the pool next year is one that deserves the careful attention and participation of all the capable and concerned citizens who helped to re-vitalize the Audubon Pool, including C.O.P. (Committee for Open Pools), the Recreation Sub-Committee of HRC, and many others. The time to begin making these plans is now.
Reports from Audubon Park Pool indicate that the pool had been doing very well in attendance up till July 4 when the rains began to come - and come - and come. As a result of declining attendance during July, it has been necessary to reduce the size of the staff. Audubon Pool now needs 500 admissions per day to break even and guarantee successful operation again next year. It is struggling to make it.
The opening of the Audubon Pool has been marked by notable success in race relations among those attending the facility. The director of the pool reports that there have been no incidents with racial overtones at all and that the general behavior and cooperation of the public has been excellent. Despite this fact and perhaps because they have not learned how to be in a minority gracefully, white attendance at the pool has become relatively low in recent weeks, averaging only about 20 per day. Audubon Park Park Pool needs the support of actual swimmers -- young and old, black and white, not just outside cheerleaders. Make it out there soon. A little rain won't hurt.

NEW HRC MEMBERS The City Council has approved the Mayor's appointment of two replacements to the Human Relations Committee. Richard Bell, a forty-five year old businessman, will replace Edward Rowley as the HRC representative from the Metropolitan Area Committee (MAC). The other new member is Mattheo Suarez, a 31 year old trucking firm executive and former civil rights activist. He is taking the Committee spot formerly held by Warren McKenna, the Business Manager of Xavier who, due to demands on his time, had to resign after making an excellent contribution to the Committee.
The new appointees will serve out the terms of the men they replace. The terms of all HRC members will expire in April of 1970.

PREFERENTIAL PERMITS QUESTIONED During a meeting held at the Jefferson Davis Elementary School, located ironically enough on Grant Street in East Gentilly, concerned black parents and one white parent alleged that most white parents are given preferential treatment in their applications for permits to attend junior high school out of district.
The district school is Carver -- all parents, black and white, want to avoid attending Carver Junior High.
The juxtaposition of the Jefferson elementary district with the junior high districts, Carver and McDonough #28, should be noted. The boundary line between the Carver district and one of the McDonough busing districts virtually cuts right down the middle of the Jefferson Davis district. The children west of the line attend Carver and the neighborhood is predominately black. The children who live east of the line are bused to McDonough #28 and the neighborhood is predominately white.
While consideration of racial balance may motivate the School Board in this case, the charge of discrimination in the granting of permits transcends that consideration. Hence, the Human Relations Committee is concerned to investigate the charge.

CRC PANEL RECOMMENDED FOR PUBLIC SCHOOLS
HRC has asked the New Orleans School Board to publicize the availability of the Community Relations Panel to the PTA's of schools in the New Orleans area, in an effort to have this interracial group included in the social or cultural programs of public schools throughout the year. The Panel is made up of individuals who have experienced racial or religious misunderstanding and prejudice. The Panel members relate how they have dealt with this problem within the context of their own lives.
HRC feels that this Panel format will help foster improved human relations and understanding. The Committee also hopes that this concept could be developed using students and that it could be included in the extracurricula program of the public school system.

HRC SUPPORTS SCATTERED-SITES AT CPC HEARING HRC members Luis Zervigon and Alvin Sargent appeared at a recent hearing held by the City Planning Commission on a request by the Housing Authority of New Orleans for permission to acquire 20 sites in the Carrollton area for location of 150 scattered-site housing units. This particular proposal has been under attack by some residents of the area.
Zerivigon told the Commission that HRC is committed to the belief that scattered-site housing is vital to the improvement of neighborhoods. However, Zervigon, who is a member of HRC's Housing Sub-Committee and a Carrollton resident, said that HRC is "alarmed" by some aspects of the scattered-site proposals because certain details remain unknown until HANO's notices of its plans are posted in the areas. He also said that neighborhood groups are not consulted during the planning phases of the program.
Alvin Sargent, head of HRC's Housing Sub-Committee, said that he sometimes wondered if "human relations could work in this city" after watching the actions of "opponents of such progressive programs as scattered-site housing."
The Planning Commission decided to take the specific HANO request in the Carrollton area under advisement until further investigation could be made. Opponents and supporters of this particular project and the concept of scattered sites were concerned about the communications between HANO and neighborhood residents.
HRC is following up this concern and requesting more information from the Housing Authority on future scattered-site proposals.

****

LET THE BLOOD FLOW!
(Editor's Note: Background information for this article has been obtained from the July, 1969 issue of Hospital Practice and a medical doctor who requests not to be identified.)
A recent survey conducted by the U.S. Health, Education and Welfare Department shows that at least 11 hospitals in Louisiana administer blood transfusions on a racially segregated basis. This practice follows a 1958 state law which requires blood to be provided according to the race of the donor and the patient. This Louisiana statute is in conflict with Title VI of the Federal Civil Rights

Act which H.E.W. interprets to mean that segregation of blood tends to deny all people equal medical protection, in many cases delays the delivery of blood to those who need it, and constitutes racial discrimination prohibted by law.

Large supplies of blood are needed in hospitals throughout the country, and because of new and complicated surgical procedures that require more blood as well as the ever increasing importance of blood components, the needs will increase. Because of the erratic public response to requests for donors, as well as the increasing needs, there is a shortage of blood throughout the country. This critical situation is magnified in Louisiana where, because of legal blood segregation, the American Red Cross, a large supplier of blood elsewhere in the country, is prevented from transferring blood into local blood banks. The Red Cross has a national policy of non-discrimination.

To fill the void left by the lack of out of state blood supplied by the Red Cross and other blood banks, many privately owned non-hospital blood banks have been established to serve the transfusion needs of the various communities in Louisiana. These non-hospital blook banks currently follow a policy of strict adherence to the state blood labeling law. During a July 16th interview on WWL-TV, Dr. Ralph Meyer, Acting Medical Director of the New Orleans Blook Bank, confirmed that all blood from the NOBB was labeled by race and that this practice would continue until the law was changed.

Besides the reduced inter-state traffic of blood, the local distribution of blood between hospitals has been affected by the archiac Louisiana blood labeling law. One community hospital in New Orleans, in trying to stock its depleted blood bank, had difficulty in getting the most common type of blood, O+, from the New Orleans Blood Bank. For two days, the hospital was told by NOBB that the blood was "not available", and only after a demand to send "any type" was it discovered that the NOBB was delaying the transfer of O+ Caucasian blood while it awaited O+ Negro donors for blood to fulfill the request. Requests for blood from certain "integrated" hospitals often elicit the "not available" response from the NOBB, but just as often the blood becomes available when the Blood Bank is told to send the blood of any race, not just Negro or Caucasian blood. It is ironic, in view of the federal civil rights action, that many of the non-hospital community blood banks are federally licensed by the Division of Biologics Standards of the National Institute of Health. According to Dr. Meyer, the unethical and illegal segregation of blood has been noted for several years by the DBS inspectors who make bi-annual, unannounced inspections of Blood Bank facilities. Their response, according to him, was to "just laugh."

There is no scientific basis for separation of blood by race. The American Association of Blood Banks, which sets the standards by which almost all blood banks operate, has adhered to the prestigious National Academy of Science report that the practice of racial separation is scientifically unsound and that it adds nothing to the safety of transfusion procedures. Those supposedly respectable whites, including the Governor and some other officials, who claim that it is their prerogative or "right" to choose the racial origin of the blood they receive might only look at the definition of "choice" (Webster's Third New International Dictionary) - a "voluntary and purposive or deliberate action of picking, singling out or selecting from two or more that which is favored or superior" to see that to choose at all between human bloods is to perpetuate the myth (and white hope) of Negro inferiority, even to the quality of blood.

But the burden of responsibility does not fall completely upon the blood banks. Patients and their physicians must end their practice of perpetuating this law by adhering to it. Human blood should be treated as human blood; patients should not request blood of a specific race, and physicians should not order racially specific blood or comply with requests for it. This would be a step towards the elimination of just another facet of racial prejudice from our biased society, and it would be a step towards more efficient medical care for all citizens of this state.

GET YOUR ANSWER AT -- THE ANSWER DESK

Have you considered talking over your problems with a volunteer staff member at THE ANSWER DESK? You are welcome at THE DESK Mondays through Fridays from 10AM to 4PM. We are trained volunteers who are interested in people with problems to be solved, because we have information on almost 200 places in our city which provide trained professional staff to help in a variety of ways.

If you are having trouble relating to a member of your family; if you are experiencing problems with your landlord; if you wish to get financial assistance to attend college; or if you need a lawyer, come in to see us in Room 1W05 at City Hall and we will try to help you with these or any other problems.

Mrs. Charles Stich, Chairman
THE ANSWER DESK
Room 1W05 - City Hall
522-1779/1770

LETTERS TO THE EDITOR

July 8, 1969

The Desire Community Center is a non-profit organization operated for youths and adults for the Desire community and is presently soliciting resources to enable youngsters to attend the home

games of the New Orleans Saints.
Arrangements have been made with resource persons of the Saints to provide a certain amount of tickets with the provision that a matching amount come from resources within the community.
It is with the concern of our community and its children that we solicit these necessary matching funds.
We are attempting to service 1,000 children. Arrangements will be made with the Housing Authority and other community organizations to insure as much as possible that the tickets for the games will be handled and distributed impartially as to reach a definite cross section of our youngsters.
You can play a positive role in the experience and future of the youngsters by investing (not giving) a financial contribution. Your contribution should be made out to:

The Desire Community Center
c/o of Johnny Jackson, Exec. Dir.
3309 Desire Parkway
New Orleans, La. 70126

The Desire Community Center is non-profit and your contribution is tax deductible.
We would sincerely like to confirm this aspect of the project by Aug. 21, 1969.
If further information is needed, please contact me at 947-6629/6620.
Thank you for your cooperation, it is greatly appreciated.

Johnny Jackson

(Editor's Note: HRC supports this worthwhile project to provide recreation for New Orleans youngsters. Any help our readers can give will be greatly appreciated.)

****

July 29, 1969

(The following information is from THE CABLE, weekly newsletter of the New Orleans Federation of Churches)

The Louisiana Mental Health Association is establishing a Half-Way House for women in New Orleans for patients just coming from mental institutions which will continue their rehabilitation and treatment. It will be the first such institution for women in the state. (There are three for men at the present time.)
There is a great need for furnishings and equipment for the house and Miss Cyd Nepon, chairman of the committee, is requesting help from church members and groups. They need furniture for living, bedroom and kitchen, linens, a hot water heater, etc. Those having any of these things to contribute may take them to the Louisiana Mental Health Association, 1528 Jackson Ave., or call 523-3845 for pick-up. Green and Top Value stamps are acceptable also. These gifts are tax deductible, of course.

Aug. 4, 1969

Issues Forum

Issues Forum, a new thrust in community consciousness, has made its bow in the city. A non-partisan creation of the Tulane Urban Studies Center, Issues Forum aims to stimulate dialogue between groups which have not had the opportunity to meet before. It also hopes to educate the community at large in the issues at stake in the future of New Orleans, especially in the face of the forthcoming municipal elections.
A kick-off dinner will be held in late August featuring a well-known speaker on urban affairs. Details will be announced later.
Issues Forum will make its major thrust in September with the scheduling of speakers for community meetings. Needed are names of persons who can serve as informed speakers on any of the issues confronting New Orleans.
Call the Issues office at 865-7373 to make suggestions.

****

July 31, 1969

At 2135 Second Street, in the old St. Francis DeSales Church School Building, a group of nine architectural students from Southern University, Baton Rouge are working together as VISTA Associate Volunteers for the summer. This program, VISTA Associates, is an attempt to bring badly needed technical assistance into the New Orleans Model Cities Target Areas -- Central City, Desire/Florida, and the Lower Ninth Ward.
The students are presently involved with projects which focus on many of the problems of physical environment in these areas. At this point in the program, they are constructing large (approximately 15x15 feet) architectural models of the target areas, working with neighborhood residents and attending community and Model Cities meetings, designing and proposing projects and lending technical assistance in various other ways when called upon by target area groups.
This program is financed by OEO and each student volunteer only receives finances to cover his living expenses for the summer. In addition, the National AIA will give each student a $600 scholarship. Considering that expenses for tuition at Southern University will be over $1000 for the next school year, this scholarship will not suffice to finance the complete year. Additional scholarship monies are necessary and are being sought to make the program a complete success.
The work of VISTA Associates is open to the public and can be viewed at the school building at any time. If any further information is needed about the program or if anyone would want to lend

assistance on the projects or help the students continue their education, please call 897-3690 or visit the school building.

****

CALENDAR OF EVENTS

Aug. 7 WYES - ANSWER DESK OF THE AIR: Housing Needs, 9:00PM.

Aug. 12 Young Democrats - Lloyd Rittiner, Napoleon Room of the Fontainbleau Motel, 7:30PM.

Aug. 14 WYES - ANSWER DESK OF THE AIR: Health Needs, 9:00PM.

Aug. 15 THE PLAIN TRUTH is available at the FST office - 1716 N. Miro.

Aug. 16 Great Books Seminar, Danna Center, Loyola University, 9AM - 3PM.

Aug. 21 WYES - ANSWER DESK OF THE AIR: Employment, 9:00PM.

Aug. 26 Young Democrats - Candidates for District Attorney, Napoleon Room of the Fontainbleau, 7:30PM.

Aug. 27 WYES-Equal Time: film coverage of Dr. Daniel Thompson's address on "Poverty and Racism in New Orleans."

Aug. 27& 28 Dashiki Theatre Children's Play: "What You Say!" and "How Christopher Columbus Discovered Ray Charles", using children from Central City community - St. Francis DeSales Auditorium, 2135 Second St., 7:30PM.

Sep. 1 Five books of black poetry by a New Orleans author available at FST office, 1716 No. Miro Street.

Sep. 4 WYES - Candidates for State Senatorial District 23; Candidates for House of Representatives for District 24. ARENA, 9:00PM.

Sep. 6 AFCO election - Algiers-Fischer Community Center.

Sep. 11 WYES - "For Your Schools" - volunteer drive for Orleans Parish School Board. ARENA, 9:00PM.

Sep. 15 THE PLAIN TRUTH is available at FST office, 1716 No. Miro. NROMBO (a literary quarterly) is available at FST office.

Free Southern Theatre -- Blkarsouth (creative writing and acting workshop) meets Wednesday and Friday nights at 8PM - 2632 Louisa Street.

Poetry reading, Saturday nights, 8PM - 1240 Dryades Street.

The New Orleans Chamber of Commerce and the Junior Chamber of Commerce will move into new offices at Gravier and Camp Streets on August 28.

The League of Women Voters will be moving into new offices at 1638 Toledano Street, Suite 301. Their hours will be from 9 till 3, Monday through Friday; phone number will be 895-2062/63.

The Annual Exhibition of Student Art Work will continue through August 29, 9AM till 5PM, Monday through Friday. Newcomb Art Department Galleries.

GARVEY DAY, a black holiday celebration at Xavier University Auditorium, will be held August 17 from 2 till 8 PM. Art exhibit, Afro-jazz, poetry. Guest speaker: Brother C. Barns, Sr. president of Garvey UNIA movement in New Orleans. Free admission.

MS

LOW-INCOME HOUSING BULLETIN

A TECHNICAL ASSISTANCE SERVICE OF rha

Dupont Circle Building, 1346 Connecticut Avenue NW, Washington DC, 20036 • telephone (202) 659-1680

69-9 September, 1969

MORTGAGE INTEREST RATES: REPORT AND DISSENT

Government insurance of mortgage loans (through either the Federal Housing Administration or the Veterans Administration) has traditionally been accompanied by a ceiling on the interest rate which such loans could carry. More often than not, the ceiling has resembled a floor and in periods of scarcity of loan funds, lenders have circumvented it by requiring discounts on loans. (A discount, or the payment of "points," means that a portion is deducted from the principal at the time the loan is originated. Since repayment is on the basis of the full face value of the principal, the effect of the discount is equivalent to an increase in the interest rate over the nominal one.) While it is true that FHA insists that the seller must pay any "points," the latter is likely to cover this, as other expenses, in the price of the house, so that the borrower pays it in the end, anyway.

The fact that the ceiling has tended to be ineffective has encouraged segments of the housing and mortgage industry to seek its elimination. A step in that direction was taken in early 1968 when the Secretary of HUD and the Administrator of VA were given temporary authority to set the ceilings at their discretion. (Increases have been made in the ceiling twice under this authority.) At the same time that Congress authorized this "experiment," it called for a Commission to study the matter of mortgage interest rates and to make recommendations on both the specific issue of the ceiling and on broader matters relating to the securing of "an adequate supply of mortgage credit at a reasonable cost to the consumer." The Commission consisted of ten Members of Congress (equally divided between the two parties) and five Presidential appointees,"at least three of whom will be public members representing the consumer." (When President Johnson named the five non-Congressional appointees last November, there were those who wondered where the three consumer representatives were, since the five included a stock broker, a representative of the mortgage bankers, a representative of the mutual savings banks, and a representative of the National Association of Homebuilders.)

The Commission's Report, filed in early August, documents the critical situation in mortgage credit. At a time when the nation was supposedly gearing up to dramatically increase housing production, residential mortgages have fallen from one-third of net borrowings in the nation's non-financial sector, to only one-fifth. This means that residential construction, which represented 5% of

the Gross National Product in the 1950's, has dropped to 3½% in recent years. (The largest increase in share of GNP has been registered by business investment, with state and local government spending coming next, and Federal spending third. Personal consumption expenditures are accounting for a reduced share of output, leading one to wonder why the government continues to treat the situation as if it were a classic case of "demand" inflation, by relying on personal taxes and increased interest rates to "dampen it down.")

As hardly needs documenting, interest rates have soared to what the Commission calls "the highest levels since at least the mid 1800's." The monthly housing expense on a new FHA-financed home has gone up by some 90% in the last dozen years. One-sixth of that increase has been due solely to increased interest rates. An obvious result is that "almost all the decline in insured loan activity . . . was felt by families at the low end of the income scale."

The more-than-two-dozen recommendations contained in the Commission Report are a mixture of rhetoric and reluctance. It endorses the official housing goal and calls for policies to shift economic resources "away from other sectors and into homebuilding," but, as Commissioner Nathaniel Rogg (of the National Association of Homebuilders) notes, "without identification of the areas to be affected by such shifts and the specific techniques by which the shifting could be accomplished." The Report emphasizes the need for "funding to assist low- and moderate-income families in obtaining decent housing," and it calls on the government to "provide the necessary mortgage credit - either through direct lending or in other ways -- for all assisted housing programs that are funded, whenever the supply of mortgage credit from private lenders is inadequate." But the Report neither proposes any new techniques for doing the job, nor deals directly with the issue of the interest rates on that credit.

In fact, the Report admits (on page 101) to a bias in favor of a "permissive" approach and "an unregulated market." Thus, while candidly reporting that "The Federal Government's own pension and trust fund accounts are the worst 'offenders' in ignoring the mortgage market," the Report does not call for any specific legislative or administrative action to change that situation. This same bias doubtless underlies the Commission's failure to consider alternatives to "monetary restraint" [i. e., high interest rates] as a weapon against inflation, though the Report clearly notes that "an undue share of the burden of such restraint" falls on housing.

Given this bias and the composition of the Commission, it is not surprising that its recommendation on the statutory ceiling on interest rates chargeable on FHA- and VA-insured mortgages is to call for abolition of the ceiling. To ease the "transition" into this "unregulated market," the Report suggests a 3-year period of "tandem" rates, under which the mortgage lender could choose to abide by a ceiling (set by the Secretary of HUD and the VA Administrator) and go on charging "points" in periods of tight money, or escape the ceiling by foregoing any "points" [which would hardly be necessary in the absence of a ceiling, anyway].

Commissioners Wright Patman and Leonor Sullivan (both Democrats and members of the House Banking and Currency Committee) refused to sign the Report and filed a 12-page dissent. They flatly oppose ending the FHA-VA interest ceiling as "inimicable to the consumer" (and go on to question the assumption that higher interest rates will provide more mortgage credit). Moreover, they note that the current situation actually amounts to "the rationing of housing -- by mortgage interest rates." The dissent includes a series of recommendations which "the

Commission should have" made, including requiring commercial banks which hold Federal tax and loan accounts (as interest-free deposits) to become active in providing mortgage money; requiring the Federal Reserve System's Open Market Committee to purchase "a sufficient quantity of insured mortgage paper to meet the national housing goals"; instituting direct loans for "that segment of the population which is worthy of mortgage credit but cannot obtain it through conventional lending institutions"; and developing "new instruments to raise investment funds (at no more than 6%) to be devoted entirely to mortgages on [low- and moderate-income] homes." (Mrs. Sullivan has since introduced legislation to implement this latter recommendation -- H.R.13694, to create a Home Owners Mortgage Loan Corporation.)

It is the charge of the minority that the Commission majority refused "to confront stark problems with courageous solutions," and instead came out with "a Report which steps on no toes . . . and blandly accepts as inevitable and immutable conditions in the mortgage market which are immoral and unconscionable." It seems at least true that the Commission's bias against actions which might be regarded as "running . . . counter to the American free enterprise system," precluded it from dealing with the problems it so clearly documented on anything like a basic institutional level.

MORE NOTES ON REHAB'

Reports on various efforts in the residential rehabilitation field continue to come in [see also *Bulletins* for May, pages 6-8, and June, page 6]. The current *House and Home* devotes two pages to the delayed success of Allegheny Housing Rehabilitation Corp. Initially funded by forty corporations, AHRCO was established at the suggestion of Bernard Loshbough, Executive Director of Pittsburgh's non-profit housing development corporation, Action-Housing. Loshbough convinced the firms involved that conventional rehab', not built around "product favoritism or other gimmicks," could be profitable. The first year's experience was not encouraging. AHRCO did only 20 houses and lost $300,000 (not counting $262,000 in "start-up" expense), proving, as an executive in one of the sponsoring firms put it, "that rehab by committee doesn't work."

For its second year, AHRCO took on a single executive, experienced in rehab', and now says that it will clear $100,000 on 363 units. The target for its third year is to more than double that output level. *House and Home* stresses the contrast between AHRCO's "stick by stick" conventional approach and the "systems approach," which emphasizes technology but has yet to prove itself economically. An AHRCO job, for example, will save all interior walls that can be repaired, rather than engage in wholesale replacement. It will include all new 'mechanicals' (heating, plumbing, and wiring), as a rule. A typical job is said to involve buying a 3-bedroom unit for $2,000, putting $8,500 in work into it, and re-selling to a non-profit sponsor (such as Action-Housing) for $12,700. (Out of that 20% margin, AHRCO expects to clear about $750 before taxes.)

It is noteworthy that 90% of AHRCO's work force is black, which has led to a dispute with the Pittsburgh Building Trades Council. The union group has agreed to join AHRCO in an apprenticeship training program, but demands that those involved give up any non-union "moonlighting." AHRCO staff contend that discrimination against blacks on union jobs is such that its workmen need the right to take extra jobs, as an "escape clause."

FARMERS HOME AND HOUSING IN FISCAL 1969

Farmers Home Administration has released statistics on its housing programs for the fiscal year ended last June 30th and they are summarized in the table below. The agency made more than 46-thousand homeownership loans to rural families, including 769 to families participating in self-help programs; and it made another 5,500 loans for home repairs (to eliminate health and safety hazards). About one-eighth of the homeownership loans carried interest supplements (and FmHA also processed about 500 loans under the Federal Housing Administration's Section 235 program last year, which are not indicated in the table). The ownership loan program reflected about a 3% increase in families served over the preceding fiscal year, with the self-help loans and the "special 502" loans (smaller loans, limited to improvement or enlargement work), showing a much more rapid rate of growth than the program in general. As might be expected, the average loan size increased somewhat -- from $9,315 to $9,550 for contractor-built houses, and from $7,430 to $7,511 for self-help houses.

FmHA Housing Programs, FY '68 and FY '69

	Fiscal '68		Fiscal '69	
	Number	Amount	Number	Amount
Sec. 502 Homeownership:				
"Regular" -	44,323	$412,861,000	45,298	$432,584,000
Self-Help -	537	3,990,000	769	5,776,000
"Special" -	416	989,000	631	1,523,000
Total Sec. 502[a] -	45,276	$417,840,000	46,698	$439,883,000
Sec. 515 Rental Housing[b] -	297	$ 13,175,000	390	$ 17,335,000
(number of units)		(1,340)		(2,064)
Sec. 504 Home Improvement -	4,804	$ 4,818,000	5,514	$ 5,799,000
Farm Labor Housing:				
Loans -	31	$ 4,494,000	28	$ 3,530,000
Grants -	5	2,700,000	10	5,003,000
		$ 7,194,000		$ 8,533,000
(family units)		(1,173)		(1,092)
(dormitory spaces)		(182)		(234)

[a] Excluding emergency loans and loans to above-moderate-income borrowers.

[b] FY '69 figures include 1 cooperative loan for $150,000 on 18 units.

FmHA's rental housing loans increased by more than 50%, though still a relatively small part of the program. The 2,064 units financed last year averaged $8,408 each in loan amount, down somewhat from the previous fiscal year. The farm labor housing program also showed an increase, especially in the grant portion, though the rise in dormitory-type housing financed was more than offset by a decline in family units funded.

In general, last year's "target" of activity seems to have been met by FmHA, but it will require a tripling of that level in the current fiscal year, if the goal announced in the President's Budget is to be achieved. There is little likelihood of that occurring.

PROGNOSIS ON "BREAKTHROUGH"

As a follow-up to HUD's mid-July briefing on "Operation Breakthrough" (which attracted more than 1,200 industry representatives and overflowed the largest government auditorium), *The Wall Street Journal* (8/21/69) sampled opinion in the industry on the program's prospects for success. In government, of course, it found optimism. HUD Under Secretary Richard Van Dusen points not only at the briefing attendance (more than 950 companies have reportedly indicated interest now), but cites statewide conferences called by five governors [all Republicans as it happens] as evidence of progress on the market aggregation phase; and argues that organized labor is showing more flexibility.

Skepticism, on the other hand, is the word for the attitude of men in the building business. The *Journal* summarized "Breakthrough"'s goals as threefold: cutting costs, securing a start on volume production by 1971, and closing the gap between current housing production rates and the national goal of 2.6 million units a year. It reports the following as typical responses on each of these goals --

On cost cutting:

> "The cost of money and land is the biggest portion of the cost of a home," asserts Earl F. Bennett, an official of Koppers Co. "Technological breakthroughs on the cost of the shell alone won't cut the cost of housing. They'll be lucky if they can hold ground."

On volume production by 1971:

> "The Federal Government is notoriously slow," agrees Echo Modules' Mr. Wood [consultant to a firm specializing in ready-made units for on-site assembly]. "I can't see how they'll even evaluate the prototypes in two years."

On closing the production gap:

> "No housing program is going to achieve anything without spending lots of Federal money," says Don MacLauchlan, vice president of National Homes Corp. . . . . "If the Government wants that kind of housing production, it will have to radically expand its subsidy programs."

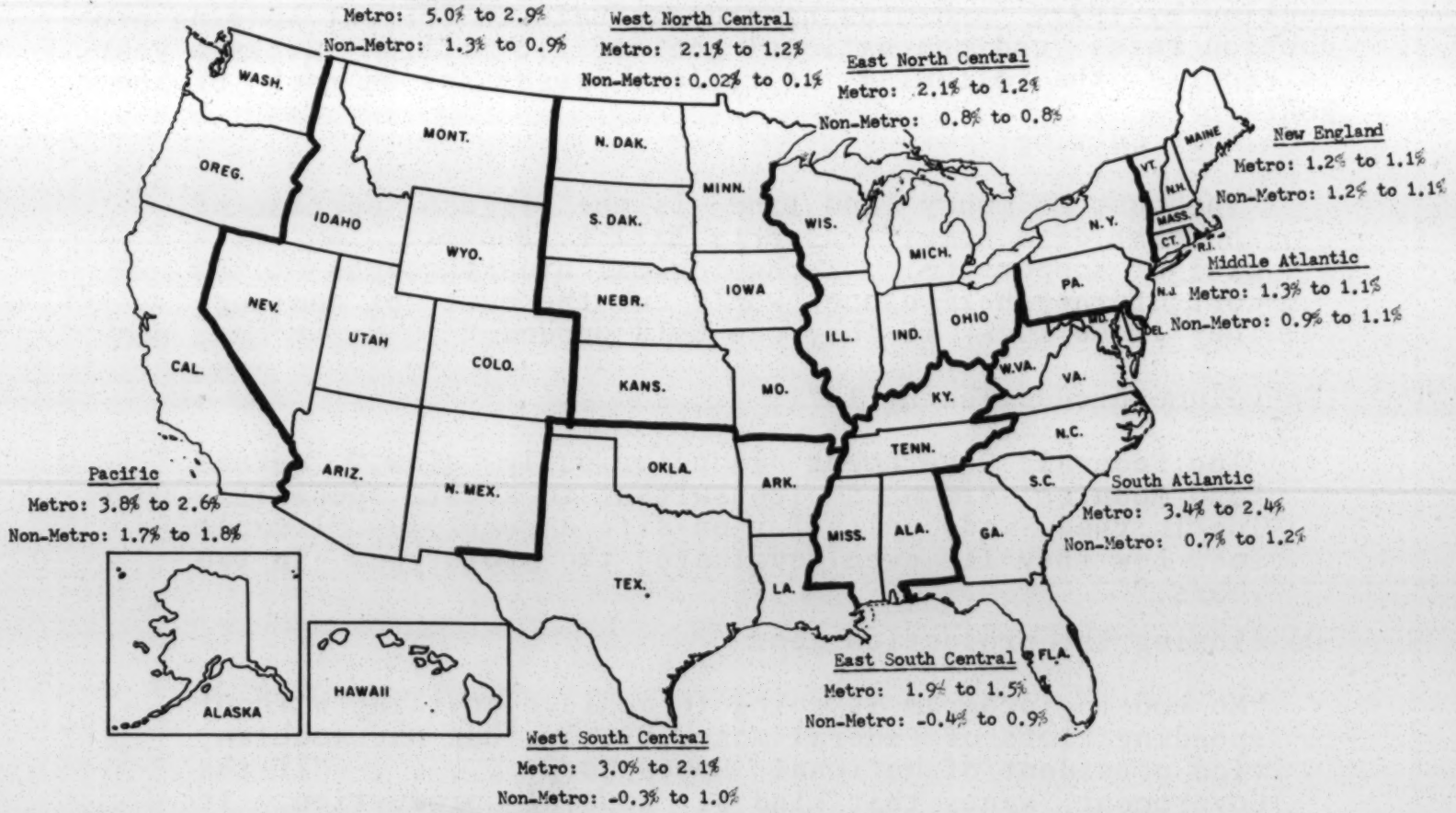
MEGALOPOLIS DELAYED?

Based on various special enumerations taken over the years from 1964 through 1968, the Census Bureau has now prepared and published county-by-county population estimates for mid-1966. The most significant aspect of the numbers is their indication that the trend toward urban concentration has perhaps slowed. While metropolitan counties continued to exhibit more rapid population growth than non-metropolitan ones during the period 1960-66, the rate of that growth was less than in the 1950's; while, for non-metropolitan counties, the rate of growth in the '60's was greater than in the '50's. Since all areas experienced a decline in the birth rate since 1960, the Census Bureau notes that the increasing rate of non-metropolitan growth "must be attributed in good part to a lessening of out-migration to the metropolitan centers."

Except for New England and the Mountain states, where both metropolitan and non-metropolitan counties had a slowing of growth rate, the pattern was true of all areas, but there was far from uniformity of degree [see map below]. The most dramatic contrast was in the South Central states (Kentucky, Tennessee and Alabama to Texas and Oklahoma), where the non-metropolitan counties reversed a net loss of population, characteristic of the 1950's, to a net increase of about 1% a year.

CHANGE IN AVERAGE ANNUAL POPULATION GROWTH
BETWEEN 1950'S AND 1960'S

United States:
Metro: 2.4% (1950-60) to 1.7% (1960-66)
Non-Metro: 0.5% (1950-60) to 0.9% (1960-66)



Demographer Calvin Beale, of the Department of Agriculture, has analyzed the same county data to compare the pattern for counties that were predominantly rural (more than half the population living on farms or in places of less than 2,500) at the beginning of each period. He found that the growth rate for such counties had also increased (from 0.7% a year in the '50's to 0.9% a year in the '60's), though not as much as for non-metropolitan counties as a whole. The pattern for rural counties was also not uniform across the country. In five of the geographic areas it was similar to that for non-metropolitan counties generally. But, in the Northeastern region (New England and the Middle Atlantic states), and in the East North Central and the Pacific areas, the growth rate for rural counties fell, while, as the map shows, that for non-metropolitan counties was relatively stable.

(Above discussion based on "Estimates of the Population of Counties and Metropolitan Areas, July 1, 1966: A Summary Report," Current Population Reports, *Series P-25, No. 427.)*

PUBLICATIONS ROUND-UP

* Home Ownership for Low-Income Families *is a monograph in the series being published by the National Legal Aid and Defender Association. Attorney Charles Edson, the author, is now with the Housing Assistance Administration, but also has experience in the Legal Services program of the Office of Economic Opportunity. His study summarizes the Section 235 mortgage assistance program, but gives primary attention to the various ownership options available under the public housing program (including less well-known ones such as the payment of assistance on behalf of cooperative members). The Appendices include the text of the HUD Handbook on the 235 program and the HAA Circular on its regular HOPLIF (Home Ownership Program for Low Income Families). [90 pages, available at $1.50 each from National Legal Aid and Defender Association, 1155 East 60th Street, Chicago 60637.]*

* *HUD has revised its catalog* HUD Programs *(SP/MP-78). Printed on looseleaf filler sheets (9½" x 6"), it gives a one-page summary for each of the Department's 73 programs and also provides a listing of regional, insuring, and administering offices, and an index. HUD has also issued a brochure which unfolds into a large chart, digesting* HUD Residential Rehabilitation Programs *(R/IP-131). While the focus is rehab', there are digests for almost all HUD low-income programs, including rent supplements, public housing, the new 235 and 236 programs, etc. [Both available, without charge, from the Department of Housing and Urban Development, Washington 20410.]*

* People Have a Right . . ., *the report of the first National Conference on Rural Housing [see June* Bulletin, *pages 4-6], is back from the printer. It includes a ten-point statement of principles and fifty recommendations for action, as well as a listing of Conference participants, sponsors, etc. [43 pages, available on request from Rural Housing Alliance.]*

* *The Urban Coalition has turned out several publications relevant to low-income housing. The latest is a 19-page brochure,* Pointers For Urban Coalition Housing Task Forces, *which notes approaches for using existing institutions or for creating new ones. Earlier publications were* Guide to Federal Low- & Moderate-Income Housing and Community Development Programs *(27 pages), and* Agenda for Positive Action: State Programs in Housing and Community Development *(24 pages). Both are excellent introductions for those new to the housing field.*

The former is reportedly in short supply, but presumably will be reprinted to meet demand. [Requests for any or all should go to Urban Coalition, 1819 H Street, N. W., Washington 20006.]

* Housing - Patterns for Action #1 *was published jointly by Urban America and the National Council of Churches' Joint Strategy and Action Committee. It combines articles on need, involvement and experience in housing with a six-page summary of relevant Federal programs. A section on "What Sponsors Must Know" outlines the role of housing development corporations, the technicians that make up a housing development team, and some of the essentials of site selection. [48 pages, available at 75¢ each from Urban America, 1717 Massachusetts, N. W., Washington 20036.]*

* *Urban America has also prepared, for the League of Women Voters, of the United States,* The Ill-Housed, *"a compendium of writings on housing," drawn primarily from the studies of the Kaiser Committee and the Douglas Commission. A comparative table lists some of the recommendations of both groups and those of the National Housing Conference. Substantive passages from these and other sources are presented in an organized fashion with a minimum of editorial comment. [62 pages, available at $1.25 each from League of Women Voters, 1730 M Street, N.W., Washington, D.C. 20036.]*

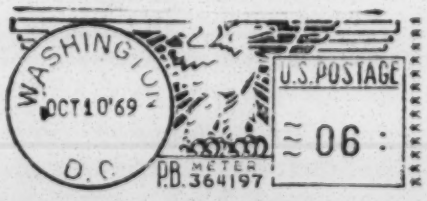
NOTE: Editor-publisher Ash Gerecht, of Housing Affairs Letter *(see last month's* Bulletin, *page 3), advises that he will send a sample issue on request and without obligation. Write to 1319 F Street, N.W., Washington 20004.*

POSTSCRIPT TO A POST-MORTEM: *In our report on the trials of the Commission on Urban Problems ("Douglas Commission Confidential," page 3, July* Bulletin*), we concluded -- erroneously, it turns out --• that the printed version of the report was the "expurgated" one which Howard Shuman said HUD had transmitted to Congress and the President. Shuman advises, however, that "we [the Commission staff] carried our own version to the Hill . . . and finally got the Report published in full in March." So, House Document 91-34 is the full text.*

RURAL HOUSING ALLIANCE

International Self-Help Housing • Low Income Rural Housing

Dupont Circle Building, 1346 Connecticut Avenue, N.W., Washington, D.C. 20036



rha

Paul Anthony
Southern Regional Council
5 Forsyth St. N. W.
Atlanta, GA 30303

K

Address Correction Requested

Progress . . .

HUMAN RELATIONS COMMITTEE OF NEW ORLEANS
MONTHLY REPORT

Room BE11 - City Hall
529-4311 - EXT. 475

Volume II, Issue 9 December, 1969

COUNCIL VOTE ON PUBLIC ACCOMMODATIONS IMMINENT!

At a November 13 meeting with groups supporting the local public accommodations ordinance proposed by the Human Relations Committee, six city councilmen agreed to vote on the issue before the end of the year. The ordinance provides for a $100 fine or three months in jail for a proprietor found guilty of racial discrimination in the use of a facility open to the public.

Some councilmen are considering amending the HRC draft to exclude personal and professional service (i.e., barber shops, beauty parlors, etc.) from coverage. The wording of the law which will be considered by the Council sometime in December is legally the prerogative of the councilmen.

Meanwhile, another convention group, the Headstart and Child Development Association, has called for the passage of a local anti-discrimination law. The group has indicated that it will ask other conventions or functions planned for New Orleans for the next two years not to come here unless a public accommodations law is passed. The Headstart organization also raised objections to employment practices locally and in particular at the Jung Hotel where the convention was held.

The increasing frequency of public accommodations complaints by groups and individuals who live in and visit the city has solidified strong support for the measure's passage. It is almost certain now that the issue will reach a climax about the third or fourth week in December.

HRC strongly urges all individuals who want to see New Orleans remain a major tourist capital and a progressive city to give their wholehearted support to the passage of the public accommodations ordinance. This is just the first step toward relevant racial justice, and it is a step that the Committee feels should be taken more quickly than with "all deliberate speed" if New Orleans wants to function in the human half of the twentieth century.

HRC APPROVES DROPOUT AND RECREATION PROPOSALS

The Human Relations Committee has approved a proposal submitted by Dr. Loretta Butler of Xavier University and Thugs United, the city's major ghetto youth and community self-help organization, for a program to help high school drop outs to either complete their education or to be eligible for better employment positions. The pilot project to test the workability of the Thugs program will run for 12 weeks and will utilize techniques developed by Thugs in motivating drop outs. Dr. Butler has been contracted by the HRC to evaluate the program for recommendations for permanent funding by the U.S. Office of Education, which is considering an expanded program submitted by Thugs, or by the New Orleans School Board which does not now have an effective drop out program.

The Thugs test program will work with 12 drop outs selected by the program's counselor and Dr. Butler. It will use teachers who in the estimation of the director can relate to ghetto youth. The drop outs will be trained in basic skills and counseled toward improving their life situations. A detailed evaluation of the program will be submitted within three months after the project is completed. The HRC is now waiting for approval from the city administration to give the go ahead to the program.

The Committee is also awaiting approval of a recreation proposal designed to test implementaiton methods for community groups in organizing and planning a program for use of school recreation facilities by neighborhood people. The test project will

****

EDITOR: Bill Rouselle, Deputy Director

"PROGRESS is the communication mechanism of the New Orleans Human Relations Committee. Our basic policy is to advise the community of significant concerns in the field of human relations."

be carried out by the PTA at Lusher School located at Willow and Lowerline Streets. The evaluation will be done by a Tulane professor and an education consultant to see if a model can be developed to organize neighborhood people in carrying out recreation projects.

The funding for these two proposals and the Inter-Racial Dialogue Program which is already in operation comes from the HRC Contractual Services budget. The money is being utilized to test programs which will improve racial communications and bring about a more just social order.

***** HIGHLIGHTS *****

HRC BUDGET SLASHED 20% The City Council has approved a city operating budget which appropriates approximately $13,000 less for Human Relations Committee operation than last year. The 1970 budget calls for $60,100 for the Committee. Last year HRC operated with $73,000. The Committee had asked for an increased budget for additional clerical help and a Research Director position. However, the Chief Administrative Office recommended money for the Research Director without extra clerical help for a total budget of $74,000. Then the Council cut the Research Director and took an additional $5,000 from the Contractual Services budget, leaving the Committee with $60,100.

POLICE AUTO POUND The city administration has agreed not to re-locate the Police Auto Pound under the Claiborne Expressway between Ursuline and St. Nicholas Streets as a result of opposition by the Treme Community Improvement Association and the intervention of the Human Relations Committee. The site had been recommended as a temporary (2 year) location when it became necessary to move the Auto Pound so that the Expressway link-up between Tulane Avenue and the Claiborne overpass could be completed. (The Auto Pound is now located under the Claiborne overpass.) When the matter came up for councilmanic approval on November 13, the Treme organization and HRC reiterated their opposition to the re-location in a residential and small business area along Claiborne Avenue. The Council asked the Chief Administrative Office to have the matter studied. Two weeks later, after the Treme group met with a representative of the CAO's office, the administration agreed that they would not place the Pound at the previously recommended site. The City Planning Commission is now studying two other possible sites. Approval of a new location will probably be considered at a Council meeting in early December.

OPEN BEACH POOL The Human Relations Committee has urged the Mayor and City Council to include operating funds for Pontchartrain Beach Pool in the city budget for 1970. Mr. Edward Lennox of the Orleans Levee Board has indicated that he welcomes city operation of this facility since the lease of Playland Amusements does not include management of the beach pool. Informal exploration of the idea of NORD operation occurred earlier this year. There is no good reason why a capital investment representing hundreds of thousands of dollars of public money should be allowed to sit vacant in the summer months. With proper publicity, a lower admission charge, and city financial support, the Pontchartrain Beach Pool should become a successful operation.

1=3 GETS 3 TO 1 The Urban Renewal referendum, to the surprise of many people, passed by a 3 to 1 margin, losing closely in only 3 or 4 precincts out of 411. The vote carried substantially in precincts serving the Lower Ninth Ward. The incentive of one local dollar being matched by two federal dollars (1=3) and the extensive efforts to assure citizen participation and support seem to have made the difference. The success of this referendum marks the end of a preliminary struggle which has involved hundreds of people in this city for months and even years, beginning with the push to secure enabling legislation from the state legislature. This referendum allows the actual urban renewal program to get underway. The end of this struggle, however, means the beginning of an even more important process -- to assure that all programs will be planned and carried out in a humane, creative and just manner serving the needs of people and the development of the city.

SCATTERED SITES FOR CARROLLTON The City Council approved approximately 40 new scattered site, low rent housing units for the Carrollton area at one of its November meetings. For the first time there was no opposition to a scattered-site proposal at a Council hearing. There was a large number of groups and individuals appearing in support of the development. Leading the supporters were representatives of the Carrollton Central Steering Committee. HRC reaffirmed its stand in favor of scattered site housing which provides relocation for citizens involved.

HRC MEETS IN CARROLLTON COMMUNITY The Human Relations Committee held its second November meeting at the Carrollton Central building located at Leonidas and Willow Streets. The neighborhood meeting at which some 30 Carrollton residents were present was highlighted by the first presentation of the Know Your Rights pamphlet. David Marcello, a law student at Tulane University, presented the Know Your Rights material which is designed to give New Orleans citizens the facts about their rights and obligations when they come into contact with

policemen. It was apparent from this presentation that the Know Your Rights project has to be expanded to bring in more than just the legal interpretation of what one should do when confronted by a policeman. Many of the Carrollton residents were more concerned about what should be done to stop police from unjustly stopping someone on the street, abusing someone verbally, or brutalizing an individual. These questions relate more to the politics of the police and society. In that respect, the Committee is now considering broadening the presentation to include some community leaders who have extensive knowledge and contact with law officers along with a policeman from the Community Relations Division and a lawyer.

Prior to the Know Your Rights segment of the Carrollton meeting, a number of people expressed themselves on problems in the area. One man pointed out that there was a need for more police protection around Priestly High School when the students were getting off at 3:30. Another gentleman talked about the need for a traffic light at Leonidas and Willow. The Carrollton group pointed out the need for a health center there. A woman who had been receiving welfare money for drugs talked about her hardship.

The HRC staff took the list of complaints and suggestions and is in the process of following them up.

SUGAR BOWL PARADE Announcement of plans for the first Sugar Bowl parade has caused great excitement in New Orleans. The Human Relations Committee has been in touch with Mr. Joseph Rault, the chairman of the corporation sponsoring the parade, to urge that participation in the parade by beauty queens, maids, bands and marching units be representative of the racial and ethnic composition of the city of New Orleans and the state of Louisiana. Mr. Rault has responded very affirmatively and has pointed out that the parade welcomes participation by all. Dr. Leonard Burns of New Orleans, the first black chairman of the Louisiana State Tourist Commission and a member of the parade committee, commented that efforts are being made to have an inclusive parade despite obstacles due to financing.

****

LETTERS TO THE EDITOR

New Support for Public Accommodations

Nov. 24, 1969

We are deeply interested in the activity of the Human Relations Committee and wish you complete success in your efforts in behalf of the enactment of a public accommodations ordinance, as indicated in your memorandum of June 5, 1969.

We fully appreciate the need for a public accommodations ordinance and understand the value and its impact on conventions, exhibitions and tourism to the City of New Orleans.

We at the RIVERGATE are with the Human Relations Committee's activity 100 per cent.

Herman J. Penn, Manager
THE RIVERGATE

****

Nov. 25, 1969

The Loyola University Senate, in the belief that all men enjoy personal dignity and equality, condemns discrimination in any form and will at all times vigilantly combat it.

Therefore, at a meeting of the Loyola University Senate on November 20, 1969, the following resolution was passed unanimously:

Resolved: That the Loyola University Senate supports the local public accommodations ordinance proposed by the New Orleans Human Relations Committee.

This body would like to go on record as supporting all legislation whose purpose is to affirm the rights of all persons to avail themselves of the services of all places open to the public.

Anthony Lala, Secretary
Loyola University Senate

****

THE ANSWER DESK

The following suggestions were received from Mr. Henry Dixon, a former client of the Answer Desk who was successful in obtaining employment through the AD.

Preparing Yourself for a Job Interview

Personal Appearance Be neat, clean with hair combed, fingernails clean and shoes shined. Don't wear tight jeans, slacks, or party dresses. Gaudy jewelry and heavy make-up, strong perfume are forbidden.

Arrive Early Get to the interview a few minutes ahead of time. Present yourself in a straightforward manner.

Go Alone The interviewer is interested in you alone. He will judge you by the way you present yourself and not what your friends think of your qualifications.

Be Alert Sit up straight and look alert during the interview. Try to be at ease and to answer your questions in a business-like manner.

Think Think before you answer any questions. Be polite, accurate, honest and frank.

Be Understanding Be diplomatic, polite and tactful. Listen to everything the interviewer has to say. If you do not agree,

keep your comments to yourself. No one will force you to accept anything that does not meet your satisfaction.
Personal Problems Leave your troubles at home. Never discuss your problems with a prospective employer.
Ask Questions Even though you feel you may not get the job, be cordial. Ask about other jobs that may open in the future. Make a good impression.

Filling out the Application

1. Read all directions and follow them carefully.
2. Be sure to answer all questions. If question does not apply, simply mark N/A (not applicable).
3. Keep application neat and avoid too many errors.
4. Be honest with all information.
5. Bring a fact sheet. Have on hand dates and places of previous employment, Social Security number and other important information.
6. Reasons for Leaving:

Instead of	Use
Fired, Layed Off, etc.	Terminated
Not satisfied with job	
No advancement	
Lack of pay raises	
Uncooperative workers	Better job To attend school Illness, etc.
Misunderstanding between employer or co-workers	Personality Conflict.

****

****SPOTLIGHT****

OPPORTUNITY FOR VOLUNTEERS -- This is the day for volunteers and a great volume of the work of non-profit and philanthropic organizations may be done by those who give of their time. The following requests have been received:
New Orleans Public Schools - assistants for teachers, as little as two hours per week. Call the Office of School Volunteer Services, 524-8592, Ext. 260.
Veteran's Hospital - office details and helping individual patients. Call Mr. James Switzer, 524-0811, Ext. 203.
Orleans Parish Prison - office details, testing, teaching in Rehabilitation program. Call Mrs. Ruth Kleopfer, 822-5400.
Veteran's Hospital - foster home care for veterans in their recovery. Call 524-0811 and ask for Community Care worker.
Metropolitan Ministries - tutoring program for students at Cohen High School and Metairie Middle School. Call Mrs. Bee Hill, 899-1889, or visit their office at 2524 Napoleon Ave.

Source: The Cable, weekly newsletter of the Federation of Churches.

****

ELECTION DAY - SATURDAY, DECEMBER 13

The following election information is from League Essentials published monthly by the League of Women Voters.

POLLS OPEN 6AM - 8PM

SECOND DEMOCRATIC PRIMARY:
City wide: Mayor, one Councilman-at-Large seat, Coroner.
District Councilmen: District A (Wards 14, 15, 16, 17)
District B (Wards 1, 10, 11, 12, 13)
State Representative: District 26 (first 6 precincts of Ward 8, entire Ward 9)
(to fill vacancy)

FIRST REPUBLICAN PRIMARY:
Representative: District 26

The League of Women Voters office will be open Election Day from 5:30AM till 8:00 PM for Voters Service information. Telephone: 895-2062.

****

NOTE: City Council meetings of special interest in December:

Tuesday, December 16 - hearing on resolution concerning voter registrar's office.

Tuesday, December 16 and Tuesday, December 23 - it is very likely that the introduction and voting on the public accommodations ordinance will take place at this period. There may also be a special hearing called, possibly on Thursday, December 18, on the ordinance.

Progress . . .

HUMAN RELATIONS COMMITTEE OF NEW ORLEANS
MONTHLY REPORT

Room BE11 - City Hall
529-4311 - EXT. 475

Volume III, Issue 1 January-February, 1970

HRC FUNDS RESEARCH PROJECT TO HELP OVER-CROWDING PROBLEM IN PARISH PRISON

The Human Relations Committee has funded a research project to assess the effectiveness of the Release on Recognizance Program, Inc. The ROR operation provides systematic interview, evaluation and recommendation to eligible state charged arrestees, for pre-trial release on their own recognizance without requiring any of the said arrestees to pay any fee or post any bond.

The ROR program has been operating with volunteer personnel since February, 1968. They have interviewed over 3,800 state charged arrestees. After verification and recommendation of those eligible, 1,006 individuals have been released without having to pay bond. Released persons are required to make weekly reports, by telephone, to ROR and to appear in court for all hearings. Of 1,006 scheduled appearances, only 83 have failed to occur and of these, only 36 remain at large.

It is estimated that at least 75 defendants awaiting trial are released daily as a direct result of the ROR service. In prisoner maintenance cost alone, ROR saves the city between $40,000 and $136,000 per year. Random samplings have demonstrated that the pre-trial population of the prison has been cut by more than 25% as a result of ROR.

The HRC funded a study of the operation with paid professional staffing as a basis for evaluating possible future appropriations to the project under the Model Cities program.

For further information on the program, please contact Mr. Peter Castano at 822-1299. ROR is located in Parish Prison at 2700 Tulane Avenue.

FREE ACCESS LAW

The local public accommodations ordinance has thus far sustained constitutional attacks from a group of 80 bar owners through the Municipal Court, District Court, Louisiana Supreme Court, a federal judge, and the Fifth U.S. Circuit Court of Appeals. The law became effective January 8 after a favorable ruling overturning a temporary injunction in the State Supreme Court.

There have been two reported complaints in connection with the new law. One involved apparent price discrimination against two Negro men in a bar on Baronne Street. The other case involves a bar on St. Claude Street which turned into an instant private club when a black man went there to buy a bag of potato chips.

Overall, the ordinance has received general compliance in the community and favorable editorial comment from all of the major media. Metropolitan Area Committee chairman, Sam Israel, had this to say about the ordinance before MAC's Annual Meeting on January 13:

"Continuing my theme that 1969 reflected the awakening of a new, progressive public attitude, I point now to the adoption last month by the City Council of a public accommodations ordinance, by a vote of 7 to 0.

The event was a classic demonstration of democracy functioning as it should. For months the issue was ventilated as a matter of general public discussion. A case for the supporters and a case for the opponents was aired thoroughly. Then the Council held a scheduled, orderly hearing. All aspects were given full consideration. After due deliberation, the Council acted -- a unanimous decision buttressed by an ample showing that the majority of the citizens supported the move.

Representing as it does a victory in favor of equal justice for all of the people over practices that had stemmed from a past era, the public accommodations ordinance takes on added significance -- as a commentary on the new look for New Orleans -- when you realize

****

EDITOR: Bill Rouselle, Deputy Director

"PROGRESS is the communication mechanism of the New Orleans Human Relations Committee. Our basic policy is to advise the community of significant concerns in the field of human relations."

that the change resulted from the democratic process and not from court action.
The change was produced by the elected representatives of the people of New Orleans. There was no federal mandate, no federal court decree ordering the Council to enact a local ordinance. The city did so on its own responsibility."

A more critical view of the ordinance was aired in the Plain Truth, a black newspaper published by the Free Southern Theatre:

"In reality, however, the new Public Accommodations Ordinance will do very little, if anything, to improve the plight of the Black people in this city... This paper believes that an all inclusive public accommodations ordinance is necessary and long overdue. However... the real and substantial benefits of the ordinance go to the white business community. The ordinance was, is, and will be used by the white business community as a "guarantee" to large conventions and the Super Bowl that Black members of their groups or teams will not be discriminated against while in the city. It should be remembered that tourism is this city's second largest industry. With the port rapidly becoming out-dated and in great financial turmoil, New Orleans could not afford to lose large conventions and events like the Super Bowl. The plain truth of the matter is that the passage of the Public Accommodations Ordinance was an economic necessity to this city's second largest industry...
The passage of the Public Accommodations Ordinance is not without significance for the Black Community. For what it's worth we now have the legal right to go into any bar or laundromat in the city -- a right which should have always been ours. Also, as a result of our experiences with the ordinance, we should now know how to exert economic pressure through outside conventions and the Super Bowl."

The Human Relations Committee wishes to thank all those groups who supported passage of the ordinance. HRC urges compliance with the provisions of the law which include regulations on price discrimination and posting of discriminatory signs or literature as well as an anti-intimidation section for people who attempt to coerce places to remain segregated.

The Committee staff is available for assistance if a citizen encounters discrimination. Just call our office, 529-4311, Ext. 475, or the Police Department, 822-4161. We will be happy to assist anyone with a valid complaint. We hope that will not be necessary too often, and from early reports, there appears to be a good chance that most of the places affected are complying.

HRC is optimistic about future racial progress with the success of this law. We will be working for change in other areas based on the substantial indication of commitment toward progress in our community.

**** HIGHLIGHTS ****

CITIZEN PARTICIPATION IN REGIONAL PLANNING The Regional Planning Commission has instituted a citizen involvement unit to assist in coordinating planning projects which will affect New Orleans and the metropolitan area. HRC Deputy Director, Bill Rouselle, is a member of the Advisory Board which is recommending a broad-based citizen group to serve in the planning commission's program. The concept calls for three groups -- one made up of public officials, a second made up of technical people, and a third made up of average citizens -- to interact in planning. An attempt is being made to insure adequate discussion which will hopefully lead to consensus on plans for future projects which require federal funding. This would include the areas of transportation, housing, and public education. The Human Relations Committee endorses the concept of broad community participation in planning. The Committee will assist RPC in any possible way to get relevant planning through broad participation.

MARTIN LUTHER KING NATIONAL HOLIDAY The Human Relations Committee has adopted a resolution calling for a national day of observence in memory of Dr. Martin Luther King, the slain civil rights leader. The Committee sent the resolution to the Southern Christian Leadership Conference which is conducting a national campaign to have Dr. King's birthday, January 15, declared a national holiday. The text of the resolution is included below.

"Be it resolved that the Human Relations Committee of the City of New Orleans strongly urges the proclamation of January 15 as a national holiday in memory of Dr. Martin Luther King, Jr. Dr. King, who gave his life to the cause of justice in America, symbolizes the best facets of the American tradition and in particular the hope of a more human and open society.
The New Orleans Human Relations Committee supports the efforts of the Southern

Christian Leadership Conference in having Dr. King's birthday set aside as the first federal holiday honoring a black American. This Committee feels that the symbolic implication of this action will help lessen the growing tension between black and white Americans and will serve as a clear indication that our country is proceeding down the road toward a just, pluralistic society. We urge all Congressmen to support this effort."

Earlier the Committee had asked the Mayor to issue a proclamation in honor of Dr. King. HRC also asked the City Council to pay tribute to King during January 15 Council meeting. The Council invited SCLC's Rev. Percy Simpson to deliver the prayer at the meeting. However, the Mayor's office received the proclamation request too late to take action on it. HRC urges more recognition of the achievements and contributions of black Americans as an indication to black people of our country's good faith.

CHARITY IMPLEMENTS COURTESY UNIT The Human Relations Committee congratulates new Charity Hospital Director, Dr. Charles Mary, for instituting a courtesy committee to recommend policy changes to make the hospital more accommodating to its patients. In a Times Picayune article dated January 18, 1970, Dr. Mary pointed out the need to treat all people who are in need of help with a sense of human dignity. This human insight, which has often been lacking in public institutions, clearly indicates that Charity Hospital is on the road toward real progress. Dr. Mary has also said he will communicate with neighborhood groups in an effort to bring about more comprehensive health services in New Orleans. The HRC is pleased with both of these new policies, and we wish the new director the best of luck.

LCSW ANNUAL MEETING HRC Director, John Pecoul and Deputy Director, William Rouselle were among featured speakers at the annual regional meeting of the Louisiana Conference of Social Welfare in December. The meeting theme was, "The Generation Gap".

JANUARY "PROGRESS" SHELVED DUE TO BUDGET CUT The HRC staff regrets not being able to publish a January edition of PROGRESS. Because our budget was cut by 20% as a result of City Council action, the decision was made to forego the January issue of the newsletter. A formal request has been sent to the Council for restoration of needed funds. The CAO's office had recommended a $73,000 budget for Committee operation for 1970, but the Council cut the recommended budget to $60,000.

COUNT THE PEOPLE The U.S. Census Bureau will be conducting tests and training during March for persons to work in gathering census information in New Orleans. Anyone interested must be willing to commit at least 30 hours per week to work in the census taking operation. Salaries range from $2.00 per hour upward, according to the job an applicant is qualified to undertake.

Total Community Action, the local anti-poverty agency, is attempting to get residents of low income neighborhoods involved in the census operation. Some tests will be conducted at the neighborhood service centers. However, people living outside the target neighborhoods can also apply. June Twinam, Research Director for TCA, says a real effort is being made this year to obtain an accurate count particularly in low income areas where previous census counts have proven insufficient. She urges persons interested in working with the census operation to apply before April 15.

For further information, contact the HRC Answer Desk, Room 1W05 - City Hall, phone 522-1779.

TOWARD URBAN LEADERSHIP The National Urban Fellows are men and women in their twenties and thirties, mainly from ethnic minorities, selected competitively on the basis of their potential for leadership in urban government. The necessity for such leadership is demonstrated by the nationwide shortage of competent urban administrators -- a shortage that is particularly acute among minority groups. The leadership development program for Urban Fellows combines on-the-job assignments with mayors or other urban administrators and three kinds of academic instruction:

An intensive six-week summer course in urban studies at Yale, attended by the Fellows prior to job assignment;
Work-related graduate courses for each Fellow at a local university;
Three-to-five-day mid-year seminars on topics chosen by Fellows.

An Urban Fellow is assigned for 10 months to a Mentor, who may be a mayor, a city manager, a school superintendent, a budget director, or other top-level administrator. In the capacity of special assistant to his Mentor, the Fellow learns, by doing and by observing, the nature of an urban administrator's job. Applications for a National Urban Fellowship are accepted from men and women who:

- are citizens of the United States
- are between 25 and 39
- have a bachelor's degree or equivalent experience (that is, experience giving the applicant basic understanding of urban problems and the ability to use conceptual material);
- have been employed for at least two years, preferably in an administrative capacity;
- have demonstrated exceptional ability,

leadership potential, and commitment to the solution of urban problems.

The 1970-1971 fellowships begin July 1, 1970, and end June 30, 1971. The deadline for receipt of completed applications is March 15, 1970.

For further information, contact the HRC Answer Desk, Room 1W05 - City Hall, or call 522-1779.

THE ANSWER DESK

The following is an example of a case handled by the Answer Desk, the volunteer information and referral service of the Human Relations Committee.

Dec. 5

Mr. X called the Answer Desk and reported the following facts in the case of Mrs. C.B. who lives in the Florida Project. Mr. X's daughter is a nurse at Charity Hospital and made this report to Mr. X.

Mrs. B has 3 children and is receiving $78 per month.

She is expecting her 4th child any time.

She is divorced and her ex-husband's address is unknown.

Her son is now in Charity with a diagnosis of a possible brain tumor; Mrs. B remains with him day and night.

Friends care for the other 2 children and expect her to pay more for their upkeep.

Mrs. B has epilepsy.

The project manager contends she broke the refrigerator and must pay for it ($22.20) and has refused to replace it. Mrs. B contends she did not damage the unit.

Mr. Olivier of the Answer Desk contacted the project manager who said Mrs. B can repay the damages at a rate of one or two dollars per month. She can also go to HANO headquarters on Camp St. to discuss the matter with them - they may relieve her of the charge. The manager said the refrigerator has been replaced. Mrs. B's welfare worker is out of town and will be for another week. The welfare supervisor said Mrs. B. should have called him directly. He will assign another worker to the case.

Dec. 8

Mr. Olivier was informed that Mrs. B apparently needs food and that she goes to the women's dressing room in Charity washes her clothes and puts them back on -- wet.

Dec. 12

Mr. Olivier called the welfare supervisor and he reported:

He has talked with Mrs. B who said she has solved the problem of care of her children -- they are staying with her mother.

The case has been discussed with the social service office -- all arrangements have been made for her confinement for the 4th child. When it is born, Mrs. B will receive additional ADC. He told her to notify him when the child is born.

LETTERS TO THE EDITOR

Dec. 15, 1969

Thanks much for the "Progress" each month. It is factual, interesting and informative. May God bless you and yours.

GLENN STOVALL
CITY COMMANDER
THE SALVATION ARMY

**** SPOTLIGHT ****

COMMUNITY SERVICE CENTER

Many do not know that there is a program and center devoted to counseling and job placement of ex-inmates coming from Orleans Parish Prison and the Louisiana State Penitentiary at Angola.

The Community Service Center is a private nonprofit corporation formed for the purpose of helping men and women in the New Orleans area upon their release from prison. Their hope is that through individual counseling and job placement, they may reduce the repetition of crime in our community. They are also involved in finding jobs for men on Work-Release program from Orleans Parish Prison and Angola. They work in cooperation with the Rehabilitation Department of Parish Prison, the State and Federal Parole Officers, the Louisiana Division of Employment Service, Vocational Rehabilitation, the Salvation Army, the Volunteers of America and other social agencies.

William D. Rucker, the executive director, emphasizes their need for volunteers who can help with the counseling and aid in providing wholesome recreation for the clients and their families. Call 525-0993.

(Above from The Cable, the weekly newsletter of the Federation of Churches)

CALENDAR OF EVENTS

Feb. 4	Central City-EOC Board Meeting, 1626 Dryades, 2nd Floor, 7:30PM.
Feb. 7&8	Free Southern Theatre presents "Homecoming" by Val Ferdinand. 1240 Dryades St., 8:15PM.
Feb. 9	SUNO Lyceum attraction "Trumpet of the Lord" by James Weldon Johnson, SUNO Gym, 8:15PM.
Feb. 9	NAACP branch meeting, 2401 Bienville Street, 7:30 PM. (NAACP will have concession stand corner Jackson and Simon Bolivar Mardi Gras day.)

Feb. 12 Dillard University lecture, Dr. Frederick Patterson, Lawless Memorial Chapel, 8 PM.

Feb. 12,13 14 & 15, 20 & 22 Dashiki Theatre presents "Song of a Goat", St. Frances de Sales, 2135 Second, 8 PM.

Feb. 14&15 Free Southern Theatre/Blkartsouth Poetry Show, 1240 Dryades St., 8:15PM.

Feb. 18 League of Women Voters, Recreation Workshop, 2610 Napoleon Ave., 8 PM.

Feb. 18 Dillard University lecture, Judge L. Howard Bennett, Lawless Memorial Chapel, 8 PM.

Feb. 24 LSUNO-Francisco Espinosa, Spanish guitarist, University Center ballroom, 8 PM.

Free Southern Theatre:

Tuesday and Thursday evenings, DRAMA WORKSHOPS, 1240 Dryades St., 7:30 PM.

Wednesday evenings WRITING WORKSHOPS (BLKARTSOUTH) 2632 Louisa St., 8 PM.

Saturday mornings JOURNALISM WORKSHOP, 1716 N. Miro St., 11 AM.

Mondays and Fridays GOLDEN AGERS DRAMA GROUP, Guste Homes, 1301 Simon Bolivar, 5:30 PM.

Lower Ninth Ward Neighborhood Center:

Assistance to people of Lower Ninth Ward to fill out income tax forms, Monday through Friday, 11 AM - 5 PM. 2101 Flood Street.

Feb. 12 Loyola University, Lecture: "Role of Black Minority in U. S. History.", Dr. Prince E. Wilson, 8 p.m., Danna Center, Room 2ABC.

Upon request from the New Orleans Branch/NAACP, The Mayor will proclaim the week of Feb. 8-14 "Negro History Week" in New Orleans. Proclamation ceremonies will take place February 6, 1970 in the Mayor's Office.

Progress . . .

HUMAN RELATIONS COMMITTEE OF NEW ORLEANS

MONTHLY REPORT

Room BE11 - City Hall
529-4311 - EXT. 475

Volume III, Issue 2 March, 1970

HRC ISSUES REGISTRATION REPORT

The Human Relations Committee has adopted a report on voter registration procedures. The report was compiled by Henry Julien, a political science graduate of Xavier University and currently a student at Columbia University Law School in New York. Mr. Julien worked in the HRC office as a summer intern. The Committee accepted the full document at its Feb. 16 meeting. A summary of the conclusions and recommendations are recorded below.

1. To overcome any possible lack of confidence, a major emphasis of the Registrar's office should be to encourage citizens to register and to make it easier to do so. To achieve this purpose, HRC recommends the establishment of subsidiary and/or mobile registration offices.
2. The new constitutional amendment authorizing the City Council to appoint a new registrar in May of 1970 gives an excellent opportunity for improving the operation of the Registrar's office. HRC believes this opportunity can best be utilized if basic criteria for evaluating persons proposed as registrar are adopted by the City Council in making their selection. The Committee therefore suggests that changes in the operating procedure recommended by this report be considered in making the selection. HRC further recommends that the Council adopt a procedure for receiving recommendations of individuals from concerned community groups and professional agencies, with the Council selecting a registrar from among the names submitted. This would insure a maximum of community acceptance for the person whom the Council selects.
3. Erratic interpretation of residence requirements by clerks often results in an applicant having to return several times before being registered. HRC recommends that, since there is a difference in the state directive and the parish directive regarding proof of residence, the state directive, which requests proof of residence only in cases where the applicant has difficulty proving his identity, be used consistently.
   The parish directive, requiring proof of residency to register, appears to be a usurpation of power with no legal basis. The State Constitution makes no reference to persons being required to prove residence.
4. The tendency on the part of some clerks to confuse the terms, "present address" and "precinct" often results in eligible persons being turned away. According to the State Constitution, the requirement is residency in a precinct for 90 days.
   HRC recommends that the State Constitution be observed, and that the Registration Office issue a statement clarifying this clause.
5. The divergence of interpretative powers, from the level of State Director down to the individual clerks, was originally intended to provide flexibility of operation. The result too often, however, is inefficient and inconsistent implementation of the registration procedure. This is particularly evident in the following three instances.
   Use of Marriage License as Proof of Identity - as presently enforced, married women whose husbands are registered voters may use their marriage license as identification if they have no other documents in their own name. HRC recommends that this be expanded to include all married women.
   Reputable Sources - the vague wording of this clause, listed in the state directive, results in inconsistent use by clerks who must relie on their interpretation of "reputable source". HRC recommends that the registration office compile a list of individuals and groups who would be accepted as reputable sources, thereby eliminating individual interpretation by clerks.
   Signed Affidavits - State regulations appear to allow the use of signed

affidavits as a proof of eligibility to register. HRC recommends that use of affidavits signed by registrant be allowed. Although there is no absolute means of preventing subversion of the registration procedure, use of the affidavit by a registrant should be no more suspect than use of a rent receipt which is six months old.

AN EFFECTIVE GRIEVANCE PROCEDURE (POLICE AND THE COMMUNITY)

The Human Relations Committee has called on the Police Department to make investigations of police abuse cases available to the public as a means of strengthening police-community relations. In a statement released February 3, Committee Chairman, Msgr. Arthur Screen, said:

> Recent police-community incidents unfortunately reveal increased tension in many areas in police-community relations. The Human Relations Committee of the City of New Orleans has been and is anxious to encourage an atmosphere of respect for the law and for those charged with administering and enforcing it. But it is equally anxious that public officials and law officers be sensitive and concerned with the rights, sensitivities, and safety of all citizens, regardless of position or status.
>
> The Committee has repeatedly urged that the details in disciplinary results of investigations of alleged abuses by law officers be made public, and even more importantly, that officers be carefully trained so as to obviate biased attitudes and consequent incidents that only serve to lessen the effectiveness of the officers and the regard of many citizens for police authority. Neither blanket condemnation of all police officers nor simple faith that no police can possibly be abusive is helpful. The Committee feels that better investigations, consistent discipline, and effective attitudinal training will serve to identify and remove inhumane officers and will not weaken law enforcement but strengthen it. This would remove the excuse from the person who might hide behind it to cover his own disobedience of the law. It would also increase total community respect for the police and the law in general.
>
> The present situation of conflict must be changed by those who really want good law enforcement and a better, safer and more prosperous community with impartial justice for all citizens.

The Superintendent subsequently indicated that he had released results of specific cases to groups requesting them in the past, but would not make investigations public as a general policy. He also questioned the timing of the HRC statement.

The HRC statement was the result of a marked rise in community tension as indicated by an increase in the number of police complaints received by this office (8 in one week), and the heated public controversy over a statement made by Judge Matthew Braniff regarding police brutality and the response of the Superintendent to that statement.

The whole issue had become muddled with charges and countercharges between the ACLU, the Times-Picayune and the Police Department. HRC issued its statement in an effort to bring some clarity to the whole issue of the police and the community. The Committee's statement was likewise misinterpreted as an attack on the police, when in actuality, it was an attempt to suggest the best course of action to ease community tensions.

Perhaps the best statement on the issue was contained in the States-Item Editorial of February 5 entitled, "Grievance Procedure":

> This newspaper believes a need exists for a better method of handling complaints against police officers, one that would have the confidence of private citizens and police officers alike. Several recent incidents have revealed the presence of increased tension between certain segments of the community and the Police Department.
>
> One way to reduce the probability of such situations occurring would be the establishment of an administrative procedure for the investigation of compliants against police officers, with the results of such investigations being made public at the appropriate time.
>
> We are not recommending the creation of a civilian review board. Nor are we suggesting that the Police Department, or any other agency release the details of any investigation before that investigation has run its full course through the proper channels, whether it be the Civil Service Commission, the courts, or both.
>
> Premature disclosure of such information in many instances obviously would prejudice a police officer's chances of receiving a fair hearing or trial. However, there should be some provision for making the details of such an investigation public after the requirements of due process of law have been satisfied.
>
> The benefits of such a procedure are many, in our opinion.
>
> To begin with, public disclosure would expose those policemen who are not doing a good job. It would also provide the incentive to do a better job. At the same time, it would protect those policemen who are doing a good job by eliminating the tendency to blame the whole police force for the poor conduct of a few.
>
> Moreover, it would expose those

allegations of police misconduct which are not founded in fact, thereby publicly exonerating any officer who had been the victim of false accusation. At the same time, it would publicize those grievances which have their basis in merit. This would assure that injustices committed by police officers would not go unnoticed by the public.

We believe this would have the effect, first, of keeping the Police Department on its toes, and second, and more importantly, of building up greater confidence in the department, thereby making its job less difficult.

There is, of course, no substitute for a well-trained, high-caliber police force. Our goal should be no less. And we must be willing to pay for it.

However, there will always be the need, in our opinion, for an adequate method of handling complaints against police officers, one that will build public confidence in the Police Department.

CITY COUNCIL APPROVES $50,000 INCREASE IN FOOD STAMP PROGRAM

The New Orleans City Council has approved a $50,000 increase in the funds appropriated to administer the Food Stamp Program. The money will be spent to open two new Food Stamp Distribution Centers and to hire more personnel. The added funds were the result of a substantial rise in the number of people who qualified to received the stamps.

As of February 1, the food stamp qualifications were liberalized in an effort to provide food stamps to a number of people who were not eligible under the old plan, but who desperately needed the dietary supplement. This resulted in a doubling, and in some cases, tripling, of the number of people being served by the existing centers. This was reflected in extremely long lines at all of the centers, but in particular, Central City and Desire.

To handle the increased load, TCA Director, Dan Vincent, says two new centers and more people will be needed. Originally, the TCA representatives asked for an additional $25,000 but, after a meeting with city officials on Monday, February 23, it was clear that more than the original request would be needed. At that meeting, a suggestion was made to try further actions to help alleviate the strain on neighborhood centers.

Jim Pezant, the city administrator for the Food Stamp Program, has written to State Welfare Commissioner Garland Bonin asking him to change the procedure for issuing checks so that the centers would not be deluged on the 1st and 15th of each month, when old age and ADC checks are mailed out in bulk. It was also indicated by neighborhood residents that many food stores and groceries raise their prices these days. In response to this, Pezant asked that checks be issued according to alphabetical listings throughout the month. Bonin has said he would not change the check issuing days. He also indicated that the Welfare Department was considering issuing all checks on one day. This would make the current crisis even worse.

The City Council has requested a meeting with Bonin in an effort to get him to change his position.

HRC SUPPORTS MINIMUM WELFARE STANDARDS

The Human Relations Committee has issued a statement in support of the Family Assistance Program currently being considered in the U.S. Congress. Under the Administration sponsored proposal, the federal government would provide a basic $1600 for a family of four who qualified for aid. Although the program has been questioned by numerous groups on some of the other provisions included, the HRC feels the endorsement of minimum standards is an absolute necessity in resolving the nationwide welfare crisis. In its February 16 statement, HRC said it

> strongly supports the concept of federal minimum standards for welfare assistance.
>
> The basic problem -- the inability of the states to meet the growing welfare needs -- is due to a series of chaotic, ineffective and irrational welfare systems which overlap and often contradict each other.
>
> The Human Relations Committee feels that a minimum federal floor and assistance to the working poor are essential first steps toward correcting the many injustices in the present system. A proposal for minimum standards is currently being studied by a congressional committee. HRC urges the congressmen involved to be aware of the plight of indigent people in communities across the country and to report the proposal favorably.
>
> In particular, the Committee calls on representatives from Louisiana to consider the broad range of community support for minimum standards. HRC urges the Louisiana delegation to support this program and concurrent legislation for its implementation.
>
> The welfare crisis is one of America's most crucial problems. The Human Relations Committee calls on all interested citizens of this community to make their congressional representatives aware of their concern about the welfare crisis.

HRC ASKS MRBA TO PROVIDE RELOCATION

In light of the current controversy over the location of the proposed uptown Mississippi River bridge, the Human Relations Committee issued the following statement at the end of its February 16 meeting:

The Committee has approved a resolution calling on the Mississippi River Bridge Authority to make adequate provisions for relocation of anyone displaced by the proposed uptown Mississippi River bridge and its approaches. By the MRBA's own admission, there will be a loss of two out of three housing units under the General Taylor Street bridge-tunnel plan.

Committee Chairman, Msgr. Arthur Screen, pointed out that the Committee did not have enough facts and technical resources to take a position on the location of the proposed facility. He said, however, due to the critical housing situation in New Orleans, it is absolutely necessary for the Bridge Authority to provide moving costs and interim accommodations no matter what location is finally adopted.

The Committee feels attention should be focused on this basic human need for the families affected by this or any other public building project. Such provisions are now required under Urban Renewal, Model Cities and Interstate Highway Programs; no less should be expected of the Bridge Authority.

TOWARD QUALITY EDUCATION

In the current furor over methods to achieve an end to the unconstitutional dual school system, the Human Relations Committee supports the concept of "one nation ... with liberty and justice for all". It calls on Governor McKeithen to implement his high ideal of declaring and enforcing a unitary system for each parish of the state. In this connection, as State Senator Jamar Adcock of Monroe indicated, we would not be facing this crisis today if Louisiana had decided to obey the law of the land ten years ago.

De facto segregation, northern style, is no excuse for creating a new freedom-of-choice de facto segregation, southern style. The courts know well that in many rural parishes, black families who exercise their "freedom of choice" are subjected to physical, economic and social intimidation which prevents the exercise of real freedom. While the theory of freedom of choice is quite valid, the practice of it in reality has simply meant keeping black students away from the educational advantages denied them by a dual school system. Thus, there is no real comparison between freedom of choice as it may be practiced in New York and freedom of choice as it has been practiced in Louisiana -- except that each promotes a different type of de facto segregation.

The Human Relations Committee of the City of New Orleans calls on the Governor to avoid flamboyant rhetoric and address himself to the problem of implementing the federal law with the added resources necessary to achieve quality public education. With the future of our children's education at stake, a high statesmanship is called for. If what is really being sought is avoidance and not compliance, it will only serve to inflame feelings and to make more difficult the task of many local school boards. Encouraging the development of private schools for the purpose of circumventing desegregation orders is against the state's welfare. It must be recognized that a public educational system with equal opportunity for all is the only answer.

- A statement adopted by HRC, February 16, 1970.

**** HIGHLIGHTS ****

NEW LOOK AT CHARITY Charity Hospital needs and objectives in the spring session of the Louisiana State Legislature formed the bases for a very useful discussion between representatives of HRC and the new, dynamic director of Charity Hospital, Dr. Charles Mary. HRC Health and Welfare Sub-committee chairman, Miss Jutta Mandel, and the HRC directors requested participation in new channels of communication being established by Dr. Mary to assure better citizen involvement in Charity Hospital. The Committee representatives learned that the following actions are necessary to enable Charity to serve the people of New Orleans:

1) Changes in Act 20 of the legislature so that Charity may keep all of the funds received under this act and not have to turn them in to the state.
2) Because Louisiana does not fully participate in the federal medicaid program, the state loses up to $100 million in federal medicaid dollars every year. Full participation in more medicaid is vital to Charity's effectiveness. With full medicaid, Charity could spend up to $60 million to serve citizens rather than the present $30-$40 million. Medicaid participation fully implemented would also mean additional funds to reimburse the medical schools for supervision of interns.
3) Money collected from the operation of the Charity Hospital accident room is presently funneled into the research and training fund of the State Department of Hospitals to be spent all over the state, when those funds are urgently needed for Charity itself. Charity Hospital

should be allowed to keep those funds which it generates.

The Health and Welfare Sub-committee will be in touch with Dr. Mary as the legislative program is developed.

CHANNEL 8 REQUEST Representatives of the International Brotherhood of Electrical Workers, on strike from WYES, Channel 8, appeared before the February 16 meeting of the Human Relations Committee requesting mediation assistance in their dispute with the station manager. Through questioning by Committee members, it was learned that the union had not yet appeared before the Board of Channel 8. The Committee therefore voted not to offer direct mediation assistance but to communicate with the Board of Channel 8 requesting that they hear the representatives of the union.

The union representatives agreed that it was desirable to have a chance to communicate with the Board before involving an outside agency.

It is discouraging that these problems at Channel 8 have crippled much of the local programming done there. It is even more discouraging that two outstanding community-oriented program staff directors, Miss Ruth Young and Mr. William Manschott, have found it necessary to resign. Their work on neighborhood and community problems has earned respect from all who worked with them. Channel 8 cannot afford such losses.

Community support requires personnel who enjoy the confidence of all segments of the community, and community support is what Channel 8 needs most now in its time of financial and personnel problems.

WANT TO BE A MEMBER OF HRC? Twelve of the Human Relations Committee members are chosen by elections at the neighborhood level. The city is divided into six districts, with one black and one white winner selected in each.

If you want a chance to represent your neighborhood's viewpoint on a citizen committee which has direct communication with the Mayor and City Council and which has representation from all major business, labor, religious, civil rights, civic and university groups, then YOU should run.

Think about it now. Filing time and qualifications will be announced in the April edition of PROGRESS.

****

LETTERS TO THE EDITOR

February 16, 1970

Thank you for the issues of "Progress". It is very informative. The information contained in this publication is not always reported. When it is reported it is often buried in the back pages of the local papers with a comparatively small caption. Further, your analysis of problems facing New Orleans is always interesting.

William W. Sutton, PhD
Acting Chairman
Division of Natural Sciences
Dillard University

******

February 12, 1970

We read with care the article about us in your recent monthly report known as Progress.

Thank you for your cooperation and here is wishing you continued success with the work in which you are engaged.

William Rucker
Community Service Center, Inc.

***** SPOTLIGHT *****

METRO-LINK OPENS DESIGN CLINIC

A new community service agency, "Metro-Link", has been established here to help local citizens develop architectural and urban planning solutions to the city's problems. It will function as a non-profit design "clinic", specializing in work with other non-profit or low-income groups that would otherwise be unable to afford professional design and planning services.

To obtain assistance from Metro-Link, a community group should:

1) Submit a written request for assistance, outlining the nature of the problem, explaining what work has been completed on the project already and what is still required.
2) A selection committee will review the proposal and, if accepted, will assign Metro-Link staff members and/or volunteers to work with the group.
3) Metro-Link will work with the group to produce preliminary plans, drawings, sketches, slides, models, reports and other material. If the project is small (like a park or a teen center), Metro-Link will finish the project. If it is large (such as multi-unit project of federally-financed houses), Metro-Link will eventually release its client-approved preliminary drawings to an outside developer of the clients' choice.

Further information may be obtained at 615 North Street, Room 103, or by phoning Robin Riley, Acting Executive Director, at 522-9187.

CALENDAR OF EVENTS

March 16	League of Women Voters, New Orleans Public Forum for Goals for Louisiana, Rivergate, Room 15, 1:00 PM. Public invited.
March 17	New Orleans, Jefferson and Long Beach, Miss. League of Women Voters are having a "Gala Luncheon" to celebrate their "50th", Pass Christian, Miss. $2.50. For reservations, call 895-2062, 866-2572, 877-8774.
March 17	Lecture, "Hitler after 25 Years", Professor H. R. Trevor-Roper, Oxford University, LSUNO Education and Business Building, Room 179, 8:00 PM.
March 18	Lecture, "Enduring Nature of American Urban Problems", Charles N. Glaab, University of Toledo. Loyola University Danna Center, 8:00 PM.
March 18 to 21	Play, "Benito Cereno" by Robert Lowell, Loyola University Science Complex Amphitheatre, 8:30 PM. Admission $1.50.
March 19	Herald Forum: Communications and the Community, Xavier University Gold Room, 7:00 - 9:00 PM.
March 19 to 21	Play, "Fragments", Tulane University Theatre, Arena Theatre. 8:30 PM, by ticket. For info and reservations, call 865-7711, Ext. 7104.
March 24	Film, "Putney Swope". Director Robert Downey will speak at the performance. Tulane McAlister Auditorium. 7:30 PM. By ticket.
March 31	Concert by Larry Logan, Xavier University Auditorium, 8:00 PM.
April 6	YWCA Spring classes start, call 949-7503 for a free brochure.
April 17 and 18	Cinema Showcase, LSUNO Workshop Theatre, 8:30 PM.
April 22	N.O. Symphony Orchestra concert, LSUNO Health and Physical Education Center, 8:00 PM.

Central City Neighborhood Center
The Center will offer free typing classes next month. Typewriters and typing books are needed. Anyone interested in donating, please call Mrs. Priscilla Edwards, 529-5602.

St. Bernard Neighborhood Center
The Center is offering free income tax service, 3200 St. Bernard Avenue, Room 100. Call 944-0253 for an appointment.

EDITOR: Bill Rouselle, Deputy Director

"PROGRESS is the communication mechanism of the New Orleans Human Relations Committee. Our basic policy is to advise the community of significant concerns in the field of human relations."

St. Bernard Neighborhood Willie Hall Playground Boosters Club is being revitalized. They still need the cooperation of more parents in order to offer better services to the children of the area.

Also, swimming pool at Willie Hall Playground will be ready for use this summer. Thanks to NORD for their cooperation and to the St. Bernard Neighborhood Center.

****

Dillard University - Festival of Afro-American Arts, March 15 - 21, 1970.

March 16	
3:30 PM	Political Workshop, Student Union
10:00PM	Film, "Battle of Algiers", Coffee House.
March 17	
3:30 PM	Educational Workshop, Student Union.
8:00 PM	Dashiki Project Theatre, Coss Hall.
10:00PM	Muslim Progress Film, Coffee House.
March 18	
3:30 PM	Religion Workshop, Student Union
8:00 PM	Gospel Show, Chapel
March 19	
3:30 PM	Community Action Workshop, Student Union.
8:00 PM	Free Southern Theatre, "To Kill or Die".
10:00PM	Film, "Ain't No Vietnamese Called Me Nigger", Coffee House.
March 20	
11:00AM	Lecture, "Psychology and the Black Man Today", Carl Clark.
3:30 PM	Black Literature Workshop, Student Union.
8:00 PM	Jazz and Poets
March 21	
7:30 PM	Jazz Show, Progy Jones and Yusef Lateef, Henson Hall.

For further information on these events, please call, 943-8861, Ext. 45, or the HRC office, 529-4311, Ext. 475.

TOWARD BETTER HOUSING FOR LOW INCOME FAMILIES

The Report of
The President's Task Force on
Low Income Housing

May 1970

file

AMERICAN FRIENDS SERVICE COMMITTEE
41 Exchange Place, S. E.
ATLANTA, GEORGIA 30303

NOTICE OF CHANGE OF ADDRESS

Effective June 1, 1970, the Atlanta offices of American Friends Service Committee will be located at

Suite 307
52 Fairlie Street, N. W.
Atlanta, Georgia 30303

The telephone number will remain (404) 523-6628.

Please make change on address cards

your card also please

Progress . . .

HUMAN RELATIONS COMMITTEE OF NEW ORLEANS
MONTHLY REPORT

Room BE11 - City Hall
529-4311 - EXT. 475

Volume III, Issue 5 June, 1970

HUMAN RELATIONS COMMITTEE ELECTION HELD

The Human Relations Committee conducted its citywide election on May 23 to select twelve neighborhood nominees for appointment to the Committee. Fifty-nine candidates ran for the twelve seats. The official results of the election are listed below. Asterisks (*) indicate winners.

BLACK CANDIDATES

DISTRICT A (Algiers)

Charles Gambrell	202
Alvin Sargent	468*
Harold Vincent	387

DISTRICT B (Carrollton/Uptown)

John Blanchard	876
Nathaniel Hendricks	157
Walter Kelly	263
Donald Soniat	1070*

DISTRICT C (Central City/Irish Channel)

Clothilde Bernard	714*
Ella Foster	126
Gloria Mills	172
Carrie Perkins	81
George Taylor	130
Joseph Taylor	179
Edna M. Tickles	277
Wade Ursin	122
William Verrett	26
Gwendolyn Williams	59

DISTRICT D (Midcity/Lakeview/Vieux Carre)

John Barrow	91
Shirley Coignet	118
Edmond Prevost	143
Mattheo Suarez	709*
Evirda Thomas	355
Thomas Velazquez	235
Willie Thompson	289

DISTRICT E (Elysian Fields to Industrial Canal, River to Lake)

Walter Glapion	126
Arthur Morrell	100
Tommie Roberson	94
Mary Ross	495*
Lonzell Silas	154

WHITE CANDIDATES

DISTRICT A (Algiers)

James Connelly	459
Francis Hannigan	594*

DISTRICT B (Carrollton/Uptown)

John Berthelot	91
Carlos De La Vega	425
William Keck	60
Lloyd Rosen	150
Joseph Tosterud	172
Robert Wehrmann	271
Luis Zervigon	1101*

DISTRICT C (Central City/Irish Channel)

Virginia Harris	198
Eliot Levin	121
Bernard Magnuson	88
Joseph Newbrough	65
Anthony Serio	568*
R. Collins Vallee	284

DISTRICT D (Midcity/Lakeview/Vieux Carre)

Charles Huard	139
Arthur Jacobs	130
Sara Lancaster	162
Kathleen Pittman	527
June Twinam	600*
Harold Young	301

DISTRICT E (Elysian Fields to Industrial Canal, River to Lake)

Donny De La Reguera	613*
Marie Thompson	285

DISTRICT F (Industrial Canal East to Orleans Parish Line)

Maxine Copelin	1042*	William Love	885*
Pierre Charles	336	Gladys Maniscalco	128
		Daniel McMullen	50
		Bertram Sippola	138

The names of the elected nominees, along with those nominated by community groups, have been forwarded to the Mayor and official appointment will be announced shortly. The new Committee will begin to function following official appointment by Mayor Landrieu.

BEAUTIFUL BLOCKS CAMPAIGN LAUNCHED

The Human Relations Committee and the New Orleans States-Item are sponsoring a city-wide beautification pilot program. The purposes of the program are to recognize those neighborhood groups who have started beautification projects, and to encourage those who have not to participate.

Each week, beginning June 15, a different group of blocks, organized to participate by a neighborhood committee, will begin a four-week beautification effort. This process will continue for 20 weeks, thus allowing 20 different groups of blocks to be recognized in this project.

The States-Item will take pictures at the beginning and at the end of the four-week period for each group of blocks. Those groups making significant improvements will receive a Beautiful Blocks Award to display in the neighborhood and a letter of commendation from the Mayor.

In addition, these blocks will be eligible to compete for the Beautiful Blocks of the Year 1970 Award, a special cash grant for further neighborhood improvement and other items contributed by interested merchants and civic leaders. This award will be presented by Mayor Landrieu, the chairman of the Human Relations Committee, and the editor of the States-Item at a special reception. One group of blocks among all participants will be chosen for this top award at the end of 1970. The key factor will be the amount and quality of change in the four weeks from "before" to "after", and the maintenance and extension of improvements made for the remainder of the year.

Judges have been selected from the ranks of civic leaders and urban design specialists. Among the initial group of judges are the following:

Arthur J. Chapital, past urban program director and present volunteer worker with the NAACP - New Orleans branch.
Christopher Friedrichs, landscape architect
John W. Lawrence, Dean of the School of Architecture, Tulane
William Rushton, architecture and urban design critic for the Vieux Carre Courier.
George Wilson, executive secretary, New Orleans Federation of Churches.

Groups interested in participating in the Beautiful Blocks campaign can come into the HRC office, Room BE11 in City Hall, to file their application. For more information, please call 529-4311, Extension 475. HRC coordinators for this project are Miss Verna Oubre and Mr. Bernard King.

"PROGRESS is the communication mechanism of the New Orleans Human Relations Committee. Our basic policy is to advise the community of significant concerns in the field of human relations."

THE BROADMOOR IMPROVEMENT ASSOCIATION
A Description of its History, Goals, and Plans

August 1970

A BRIEF HISTORY OF THE ASSOCIATION

The Broadmoor section of New Orleans has never had official boundaries, but it is widely regarded as being that area through which run such major thoroughfares as Napoleon Avenue, Fontainbleau Drive, South Broad and Washington Avenue. It has been a well-established residential area with primarily frame houses, both single and two story with a number of the typical New Orleans "doubles" and raised cottages, most of which were built during the late 1920's and 1930's. Along some streets, notably Napoleon Avenue, Jefferson Avenue and Octavia Street, are brick homes of considerable value. The area has been regarded as a stable section for middle and some upper-middle class families. During the 1940's and early 1950's, the Wilson Elementary School located in the section was considered one of the city's better public schools. In addition to easy access to the downtown business district, the section was served by a small business area on the boundary of the section. This business district contained a public library, movie theatre, a large automobile dealer, and a wide variety of small shops and markets, all unpretentious but neat.

This description might be said to adequately picture the Broadmoor section until the advent of the 1960's. Until that time, the section was predominantly white, but black citizens began a slow move into some of the smaller double houses located in the area between Toledano and Napoleon Avenue. As the population density grew in the Central City area of New Orleans and as large public housing projects were built in the 1950's adjacent to the Broadmoor section, the racial composition of the Wilson School changed so that by 1970 it is almost entirely a black school. At the same time the area's business district began to look less attractive. The movie theatre closed and remained vacant for years; many shops have made few physical improvements in appearance. The slow signs of decay began to become visible despite the wide tree-lined avenues which run through the section.

Toward the end of 1969, some residents of the section and parishioners of St. Matthias Roman Catholic Church which is located in the area, began to express some concern about the sudden rush to sell homes on one of the section's finer streets, Louisiana Avenue Parkway. Despite the movement of black citizens into smaller homes in the immediate vicinity of the Parkway, it had remained an attractive, tree-lined street of well-kept single and two story homes for upper-middle class white families. At about the same time residents were openly expressing concern for the sudden change in the Parkway, Sister Mary Jordan of the St. Matthias Parish had organized a social action committee which had as its purpose a fostering of improved race relations within the Parish congregation and the study of housing problems as it effected black citizens. Sister Jordan undertook some research programs aimed at gathering data on housing and racial changes in the Parish. The members of the social action committee were eager to help preserve the area but at the same time they were also eager and willing to work with black citizens. As the suspicion and evidence grew that standard block-busting practices were being used along Louisiana Avenue Parkway, members of the committee were determined to try to thwart the efforts of those who would destroy an established neighborhood at the expense of both white and black citizens. The bi-racial committee was interested in stabilizing the area. This was understood to mean preventing the wholesale movement of white citizens out and an influx of black families. What the committee desired was a section of the city open to all races; one where real estate firms obeyed the Fair Housing Laws and sold to both blacks and whites at legitimate prices.

During the early months of 1970 the social action committee had several immediate decisions to make. It could try to talk to residents along Louisiana Avenue Parkway in an effort to convince them not to hastily sell out of the fear of black neighbors or of property value loss. But after consideration and discussion with a number of community leaders, the group decided that the problems were much deeper and more complex than merely block-busting along one street and that any precipitous action by the committee might have the effect not of stemming an outward movement of whites but of actually increasing such a movement. At this point the committee began to consider the basic problems of the area and also to consider how to best organize efforts to deal with them.

In order to avoid becoming or appearing a strictly denominational effort, the group decided to become secular and to invite clergy and members of other denominations located in the section into membership. A new name, the Broadmoor Improvement Association, was adopted and a provisional constitution was adopted pending application for state charter as a non-profit corporation. Weekly meetings were held at which time the group heard from such community leaders as the executive director of the city's Human Relations Committee, the director of the city's Housing Improvement Agency, and several priests with considerable experience both in community organization and housing needs. The group adopted the formal boundaries of Broadmoor to be the area between South Claiborne Avenue, Washington Avenue and Toledano, and Octavia Street and South Jefferson Davis Parkway. This pie-shaped area, located practically in the geographic heart of the city corresponds exactly with the geographic boundaries of the St. Matthias Parish and also closely coincides with census tracts 103, 112, and 123.

THE PROBLEM IN BROADMOOR

The most explicit statement of the immediate problem appears in a paper entitled "Housing Problem in St. Matthias Parish" written by Sister Mary Jordan. Excerpts of that paper are quoted below.

"In 1960, St. Matthias Parish contained 3277 housing units with a population of 9481. At this time, 25 units in tract 103 were dilapidated, 4 units in tract 112 were dilapidated, and 9 units in tract 123 were dilapidated. 1455 of the 3277 units were owner-occupied; in other words, 44% of the units were owner-occupied. This compared favorably with the situation in the city as a whole; of the 202,643 housing units in the city, 71,283 or 37.6% were owner-occupied.

"Now nine years later there are 96 dilapidated units in tract 103; 8 in tract in tract 112; 9 in tract 123. Although tract 123 has remained substantially the same, dilapidated units in tract 112 have doubled. Worse still, dilapidated units in tract 103 have almost quadrupled. The rapid deterioration which has occurred in a concentrated segment of tract 103 during the past nine years is extremely significant: 23 of these units are located on Delachaise St., 18 on the south side of Toledano, 14 on General Taylor St., 12 on the 3500 block of S. Tonti St., 6 in the 3500 block of S. Miro St. The other units are scattered on S. Galvez, S. Prieur St., S. Claiborne Ave., General Pershing, Milan, and Derbigny streets.

"Ten years ago there were relatively few Blacks in census tract 103. Now the area is about half Black. The substandard housing of the area, which has practically quadrupled during the past ten

years, is non-white occupied with the exception of a few units which are inhabited by elderly white women.

"This observation is not meant as an implication that the influx of Blacks has caused the deterioration. The fact is that the two changes have occurred simultaneously. There are many causes for the deterioration of this area. Many of the units were allowed to deteriorate when the White owners saw that the area was going Black. Some of the units have deteriorated because of overcrowding. Units have been subdivided into smaller units as has 3526 S. Tonti St. where four households now dwell. Other examples of subdividing can be found at 3508 1/4 S. Tonti, 3523 1/2 S. Miro, 3519 1/2 General Taylor, 3021 1/2 General Taylor, 3032 1/2 Toledano, 3034 1/2 Toledano and 3412 1/2 Toledano.

"The failure to make needed repairs and the subdividing of one unit into two or more units appear to be the chief causes of deterioration in census tract 103. Most of the units are rented, frequently from Black landlords. The substandard units are rented by Blacks almost always. The tenants know they are not getting their money's worth, but they have no place to move to. Many areas are closed to them because of the failure to enforce the open occupancy law. In addition, the Broadmoor area has the lowest vacancy rate in all the sections in the city, only 5% vacancy. Rental property which the low income Blacks must seek is simply not available to them, so they are forced to take what they can get and pay what they must. In addition, moving is expensive.

"But another factor keeps Blacks in this area. Potentially, this section is a balanced community. It has the conveniences of good bus service, large food stores such as Winn Dixie, small corner groceries, cleaners, drug stores, restaurants, bar rooms, and a small shopping center. There are two schools for elementary grade education--Wilson Public School and St. Matthias Catholic School. The neighborhood is mixed and somewhat quieter than the real ghetto area from which many of these tenants have migrated.

"However, the mixed quality of St. Matthias Parish is now in jeopardy. Whites continue to move seeking a homogenous community, usually in the suburbs. These seekers of homogeneity are destroying the heterogeneity of the community they have. The great benefit of a balanced community is that people learn from each other by direct observation and contact something of the whole complex structure of society. Children grow up seeing men at work, having contact with the aged, knowing rich and poor, black and white. But as Whites continue their exodus, St. Matthias Parish is likely to become more Black. Census tract 103 is apt to become solidly Black. It is unlikely that the houses vacated by Whites will be bought by other Whites because the Black element is becoming very pronounced. As Laurenti points out, the resistance of Whites to buying or renting in racially mixed neighborhoods is considerably reduced when the non-White group is not numerous; however the resistance is usually quite strong when the non-white group is perceived to be the dominant group. This area seems to be changing rapidly to solid Black. This would be unfortunate for both racial groups.

"As long as Blacks continue to move into rented houses vacated by Whites, the property is likely to remain substandard. In New Orleans as a whole, 33% of the renter-occupied houses are substandard while only 10% of the owner-occupied units are substandard. Absentee landlords do little to improve the housing situation in an area, and if these landlords rent to Blacks they are likely to do even less

since the Black tenant is under a special disadvantage. Laurenti attributes the white-held belief about substandard maintainance by non-whites to 'observation of overcrowded slum areas, where non-whites are predominantly tenants and where most landlords spend little, if anything, to maintain the appearance of property in which their only interest is the derivation of income.' Where people of any race live as tenants in overcrowded areas which are poorly maintained by absentee landlords, there is little incentive to take good care of their housing units. Apathy or rebellion may be at least part of the reason behind a broken screen or marked up wall. One does not get the impression that there is great motivation for taking pride in one's house under these circumstances. Yet, amazingly enough some of these ghetto dwellers do try to keep their housing units as neat and clean as possible. It is difficult to really care when something is not one's own.

"What then is the solution to the housing problem in St. Matthias Parish? Four measures would be of help in solving, or partially solving, the problem: first, enforcement of open occupancy throughout the entire New Orleans area; second, enforcement or prohibition of mass solicitation of realtors along streets which are just beginning to go Black; third, concentrated code enforcement under urban renewal; fourth, tax reform."

Members of the Broadmoor Improvement Association believe that the problems confronting our section are even more complex and difficult than those related exclusively to housing. Our section is not, despite the changes whcih have taken place during the past decade, a slum. To the casual observer driving along one of the major avenues of the area, there has been little negative change in the section. A number of upper-middle class families continue to reside in the section particularly in the area between Napoleon Avenue and Octavia Street. This is still considered by whites in New Orleans to be a pleasant, attractive and safe section of uptown New Orleans. Thus, Broadmoor cannot qualify for consideration as an urban renewal target area. Nor is there an activated sense of community among most of the residents as there is, for example, in the Central City or Lower Ninth Ward areas. The black residents of Broadmoor are relatively better off than blacks in the Central City ghetto, and the majority of white citizens, many of whom are elderly, either lack the energy or do not sense any immediate threat except for those living along a few streets such as Louisiana Avenue Parkway.

Essentially then, the problem is how to motivate the residents to take steps to keep the Broadmoor area from becoming seriously blighted. Like older residential neighborhoods in most American cities, we must now begin to compete with the suburbs for the loyalty of residents. Why would anyone want to live in Broadmoor? Aside from the convenience to downtown, several hospitals and universities, what else is there that can compete with new homes at lower cost, large lawns, paved streets, underground wiring, air-conditioned shopping centers, and the "safe" neighbors of the newer areas? Is it possible for an area such as Broadmoor to retain its advantages in the face of such competition? If the answer is no, then ultimately all of uptown New Orleans with but few exceptions will eventually become exclusively black. The white middle class will hurry for the suburbs and with them will go what remains of the city's tax base and of the American dream of the "melting pot."

We believe that what is happening in Broadmoor is crucial for the very survival of the city itself. If Broadmoor, located as it is in the geographic heart of the city and hemmed in by Central City and Carrollton, can maintain itself as a viable integrated but stable neighborhood, remaining attractive to younger middle and upper-middle class whites and blacks, containing good schools, good recreational facilities, paved and landscaped streets, and neat shopping areas, then New Orleans will have been given some hope of saving itself from the fate already realized in most other metropolitan areas--a black inner core surrounded by white bedroom communities.

SOME POSSIBLE SOLUTIONS

The Broadmoor Improvement Association believes that efforts to solve the section's immediate and long-term problems must be directed in two areas and must involve not only our own endeavors but also those of governmental agencies.

First, we must deal with the physical realities. Of immediate importance is putting a stop to the apparent block-busting which is taking place along Louisiana Avenue Parkway. Unless this is done, whites will continue to leave and the blacks that move in will no longer have the available capital to maintain their homes. We also believe that immediate steps must be taken to thoroughly enforce existing zoning ordinances. Unless this is done, some residents will continue to subdivide their homes into smaller rental units and will thus contribute to the deterioration of the entire area. We further believe that our area must offer recreational facilities for both young and old, and we believe that the commercial enterprises operating in or near the area must make major improvements in their appearance. Finally, we believe that our area should be designated for participation under the Certified Area Program of the Department of Housing and Urban Development. With participation in this program we will be able to provide low cost home improvement loans to residents to maintain their property, and the city will be able to have all streets in Broadmoor fully paved and drained. If we can achieve all of these goals, then physically, at least, Broadmoor will be attractive.

Aside from physical improvements, we must undertake efforts to deal with the human relations problems. We must, for example, mount an effective educational campaign designed to educate white citizens that property values do not have to drop when blacks move into a neighborhood. At the same time, we must create projects on which blacks and whites can work together for the common betterment of their neighborhood and by so doing convince both racial groups to trust and respect one another. To do this we would hope to initiate more contacts between the two elementary schools in Broadmoor, and perhaps to start a summer Headstart program. We must create a sense of "community" throughout the section by which all residents feel a sense of responsibility for the well-being of the section.

We must, in other words, give all residents, blacks and whites, some real reasons for remaining in or moving into Broadmoor. If residents have a sense of pride and of personal commitment, and if they no longer fear either each other or imagined economic consequences of mixed neighborhoods, then they will not quickly move to the suburbs. Besides retaining its present population, Broadmoor will attract new residents who are looking for a section which has

no race problems because there is no fear; which has no blight because there is pride. These qualities, combined with proximity to downtown, hospitals and universities, could make Broadmoor a strong, stable, pivotal section for New Orleans.

CAN THE BROADMOOR IMPROVEMENT ASSOCIATION SUCCEED?

Members of the Broadmoor Improvement Association, while thoroughly aware of the difficulties in solving the area's problems, believe that it can provide viable solutions. We believe this for several reasons. First, we have been engaged for over half a year in an on-going effort to educate ourselves both as to what the nature of the problems are, how other cities have dealt with them, and what private and governmental agencies can do. Second, we represent residents of the area itself and are therefore not a group of non-resident "do-gooders" who move into an area with solutions which have little relationship to the real problems of this particular area. Third, we have the support of a number of the religious leaders of several denominations represented in the section. Fourth, because our membership has been bi-racial from the inception of the group. And fifth, because the new Mayor of New Orleans is himself a long-time resident of the section and ran on a platform to achieve racial justice and to begin the long job of coming to grips with decay in the city. We are confident, then, that he will be especially receptive to our efforts.

By August, 1970, as we undertake efforts to expand our membership and to file for state charter as a non-profit corporation, The Broadmoor Improvement Association looks forward to many years of hard but ultimately successful efforts.

-END-

Largest Weekly Paper in Louisiana
Vol. 8, No. 28
September 10, 1970
New Orleans, La.
10¢ per copy, $5 per year

By KENNETH HARNEY

WASHINGTON (NC) — Evidence is mounting that the national civil rights movement will turn its attention to a vast new frontier in the decade of the 70s: sprawling, job-rich suburbia, the nearly all-white rings around increasingly black, job-poor central cities.

The first stage of the effort already is under way — through court tests in several states against suburban zoning practices, and through hearings before federal committees.

In late August alone, two important hearings have focused on the rapid growth of new job opportunities in suburban areas, and the inability of the urban poor, particularly minorities, to compete for those jobs because of residential exclusion from the suburbs.

After three days of testimony on job and housing patterns in Baltimore and its surrounding county, Father Theodore M. Hesburgh, C.S.C., chairman of the U.S. Commission on Civil Rights, complained that the federal government has failed miserably —"it isn't really serious," he said — in promoting access to suburban jobs and housing for blacks locked in the cities.

His commission found that, while roughly 66 percent of all new jobs created in the Baltimore metropolitan region in the past ten years were located in the suburbs, the percentage of non-whites living in the suburbs actually fell from six to three percent.

YET THE TYPES of jobs being created outside the city, the commission learned, were in the very fields — especially manufacturing and services — that the unemployed urban poor could best fill.

The jobs expanding in the city, on the other hand, were the type the poor could least hope to fill, primarily in real estate, finance and white-collar office positions.

Several days later, the leaders of the non-profit National Committee Against Discrimination in Housing, one of the key activist rights groups in the field, told a U.S. Senate committee that the pattern of suburban job growth and minority exclusion is a severe nationwide phenomenon—and has worsened, rather than improved, in the past decade.

Robert L. Carter, president of the housing group, testified that the pattern casts its shadow over every significant area of human need. He said it makes a farce of any federal programs that attempt to create "equal opportunities," like integrated school systems, without "opening up" the suburbs.

Carter's executive co-director, Edward Rutledge, pointed to the San Francisco metropolitan region as a case similar to Baltimore's: in the past decade, 750,000 new jobs developed in the region, but low-income minority workers were excluded from competition for most of them because they live in remote black and Mexican-American urban ghettos.

RUTLEDGE already had drawn public attention to nearly identical situations in St. Louis — where city-based jobs decreased by 50,000 between 1952 and 1966 while suburban jobs rose by nearly 200,000 — and Philadelphia, which had a net decrease of 15,000 jobs in the period while its predominantly white suburbs gained 250,000.

Besides taking an avowed aim at the U.S. Supreme Court by suing three "model" suburban communities —Union City, Calif.; Lawton, Oklahoma; and Montclair, N. J. — over exclusionary zoning practices, the National Committee Against Discrimination in Housing produced a landmark 250-page interim report earlier this year that documented the dramatic loss of job and housing opportunities for minorities in the New York metropolitan area between 1950-1970.

It offered reasons why nearly 15 percent of New York city's population is now on welfare, and why 70 percent of the entire region's non-whites are packed into the city: the poor have moved to the city in increasing waves in search of work; whites and industries have fled to the suburbs and locked the doors, using discriminatory zoning statutes.

THE HOUSING group found that of 990,000 new jobs created in the New York region in the past ten years alone, 744,000, or 75 percent, were located in suburban areas with low minority populations.

And while jobs in the manufacturing field declined by 47,000, 138,000 new manufacturing jobs were created in the suburban ring with no appreciable increase in minority

(See SUBURBIA, Pg. 13)

SAINTS

THOSE FOOTBALL favorites, the NEW ORLEANS SAINTS, are the theme of a special section in this issue. Turn to Sec. 2 for pictures and information about this thrilling te

to be remembered. The Church can change its customs or mode of receiving Holy Communion but it cannot alter its teaching on the presence of Christ in the Holy Eucharist.

SUBURBIA

(Continued from Pg. 1)

residential population. The picture was similar in the wholesaling, retailing and services fields: the low-income jobs had gone where low-income minorities could not.

Several thousand workers in the region, the committee observed, have had to become "reverse commuters," traveling, for example, from Harlem to the Ford assembly plant in Mahwah, across the river in northern New Jersey. But for most of the urban poor, the distances and costs involved and the lack of transportation were too great a disincentive against working in the suburbs.

UNDER A two-year grant from the Carnegie Foundation, the committee has probed deeply into job growth and real estate practices in hundreds of suburban communities in seven New York metropolitan counties, to determine how and why the towns have been able to avoid any role in relieving urban problems, even with federal government help.

The results of their final report, due next year, will be aimed straight at Washington — at Congress and such major agencies as the Department of Housing and Urban Development. Through the housing committee's activities and the NAACP's Legal Defense Fund, which is filing suit in Oyster Bay, Long Island, the federal government already has been served notice that, unless it begins to act, civil rights groups will have to find alternative ways to promote racial and social integration in the suburbs.

LANDRIEU URGES PRIDE FOR CITY

T-P 9/14/70

Says 56 Amendments Are Key to Progress

Mayor Moon Landrieu urged New Orleanians Sunday night to show their pride in the city by passing the 56 constitutional amendments that will go before voters in November.

Speaking at a dinner meeting of the Men's Brotherhood of Touro Synagogue, Landrieu stressed especially the amendment that would permit the city to set its own bonding capacity.

"During the next five years," said Landrieu, "the bonding capacity of New Orleans will be about $22 million. In the fourth and fifth years, the capacity will be $2 million.

"At the same time, other cities are floating bonds of $500 million a year. Is it any wonder, then, that they're making progress when we're not?"

CANNOT AFFORD

Landrieu said that without increased bonding capacity, the city could not afford Urban Renewal, recreation facilities, street improvements, public libraries, police protection and a host of other services and facilities.

At present, the state constitution prevents a city from borrowing money at a rate of interest exceeding 6 per cent. This, said Landrieu, makes it virtually impossible for cities to borrow money in these days of inflation.

Landrieu said he would shortly start a campaign called "Where Is Your Pride in New Orleans?"

NEGATIVE FORCE

He said the failure of the city to pay for better services and facilities could only be attributed to what he called "a great negative force, a lack of pride."

Landrieu said in the next few weeks he hopes to challenge the citizens of the city to pass the constitutional amendments that would enable the city to determine its own revenue and financial structure.

"If we're successful in arousing the city's pride, we're capable of passing these amendments," said Landrieu.

9/14/70 -- 12:00 Noon -- Mayor's Dining Room

Bob Tucker - Mayor's Board,
Fr. MacManus - Charity Hospital, Catholic Charities, Public Housing -- 900 by church-supported, 901 made to order
Wallace Young - NAACP
Arthur Chapital (probably) - NAACP
Harvey Britton (?) - ~~State~~ NAACP
Fr. Putnam -
Horace Bynum
Rudolph McLeod } Head real estate development: black leaders

Putnam, Sec. of Neighborhood Housing Corporation in Central City,
& Bentley

INFORMATION ON SUBDIVISIONS September 14, 1970

(All sub-divisions are black except No. 9; all developers are white, except Bynum and McLeod, No. 4.)

1. KENNEDY HEIGHTS - 500 units
   Avondale, La.
   Developers: Perrin White and Wilson Abraham

2. WASHINGTON PLACE - 300 units
   Avondale, La.
   Developers: Perrin White and Wilson Abraham

3. KING ESTATES - 94 units
   Marrero, La.
   Developer: Jack Bryant

4. HAYDEL MANOR - 500 units
   Marrero, La.
   Developers: Abraham, Bynum and McLeod

5. AMES TERRACE - 150 units
   Marrero, La.
   Developers: Wilson Bradley and Wilson Abraham

6. LINCOLN ESTATES - 100 units
   Marrero La.

7. KING'S MANOR - 100 units
   Marrero
   Developer: Wilson Bradley

8. GLENDELLA APARTMENTS - 100 units
   Marrero
   Developers: Bradley and Wiegand

9. CLAIBORNE HOMES - 300 units (white)
   Westwego, La.
   Developer: (?) (white)

An Analysis of the 1970 New Orleans Mayoral Election

JAMES CHUBBUCK, EDWARD RENWICK, AND JOE WALKER *

On May 4, 1970, Moon Landrieu was inaugurated as mayor of New Orleans, climaxing the most significant election year in the city's modern political history. Landrieu's victory came after intense campaigns in two Democratic primaries and then a general election in which Republicans mounted the most serious challenge for the mayor's office in this century. A number of significant factors influenced the outcome.

For the first time, black voter registration reached a level where it became the decisive element. In addition, the voters were confronted with an unprecedented choice of issues and candidates. The city's newspapers, radio and television stations, and various civic groups interjected controversial issues into the campaign dialogue. The "city that care forgot" became the "city in crisis." The word "change" became the keynote of the campaign, with the news media repeatedly stressing the concept of change as being essential to the city's future development. After almost a year of relentless urging by the media and a star-studded field of mayoral candidates to accept change, the electorate dismantled its traditional political alliances and formed a new coalition that is likely to influence New Orleans politics throughout the 'seventies.

Twelve candidates filed for the Democratic primary election. Among them were six of the best known names in the city: former city councilman Jimmy Fitzmorris, considered the favorite by virtue of his narrow defeat four years earlier; Councilman-at-Large Moon Landrieu, who at 39 was the youngest man in the field; State Senator William Guste, representing the uptown university area, the only one of the six who had not previously run in a citywide election; Councilman-at-Large John Petre, a city councilman for the past eight years; Civil District Judge David Gertler, who had filed for the mayor's race in 1965 but withdrew; and School Board President Lloyd Rittiner, who had been reelected with a substantial majority in 1968. Of significance also was the fact that the incumbent mayor was not a candidate for the first time in three decades, thus removing City Hall from a direct involvement in the outcome.

A further element was added when the only black state legislator in Louisiana, Representative Ernest Morial, filed for one of the two councilman-at-large posts. He was endorsed for this position by Landrieu, Guste, and Gertler.

Of the six major candidates, Fitzmorris was considered the most conservative. He had the support of a large segment of the business community and many individuals in City Hall. Petre and Rittiner were somewhere near the middle, while Landrieu, Guste, and Gertler were viewed as more liberal. Landrieu had the backing of some of the most influential civic and business leaders in the community, while Gertler had sizable support from organized labor. The major black organizations endorsed either Landrieu, Guste, or Gertler, with Landrieu receiving the strongest support. All of the candidates concentrated their campaigns on the same basic issues being stressed by the news media: taxation and city services, economic development, crime and police, and race relations. The strong-issue orientation of the campaign gave the voters a clearer choice between the various candidates' approaches to the problems of governing the city than would otherwise have been possible.

As expected, Fitzmorris led the field in the first Democratic primary, receiving some 34 percent of the votes cast. Landrieu followed with 19 percent, and Guste was close behind with 17 percent. Petre received 13 percent and Gertler, 11 percent. Rittiner was far back in sixth place. About 80 percent of the registered voters cast ballots in the first primary.

Blacks divided their votes mainly among three candidates, with Landrieu getting 39 percent; Guste, about 30 percent; and Gertler, 22 percent. The Landrieu and Guste white-voter support was very similar: upper middle- and upper-SES (Socio-Economic Status) precincts in the uptown section, the most affluent white residential area of New Orleans.[1] The Fitzmorris vote was almost entirely white and was spread throughout the city. His strongest support, though, came from middle- to lower-SES white precincts. Because of his wide lead, and the fact that he had the backing of most of the old-line white political organizations in the city, Fitzmorris was generally expected to win the runoff primary.

In the councilman-at-large race, Representative Morial entered the runoff primary against former councilman Joseph DiRosa. Fitzmorris endorsed DiRosa during the second primary campaign, while Morial was supported by Landrieu. Morial's white backing was very similar to that of Landrieu.[2]

During the month between primaries, Petre endorsed Fitzmorris, while Guste remained neutral. The issues remained basically the same, and no new developments occurred. A television debate between Landrieu and Fitzmorris took place during the last week of the campaign, but it did not appear to have any measurable impact on the eventual outcome.

The second Democratic primary on December 13, 1969, was a landmark election in New Orleans politics, with Landrieu winning a decisive upset victory over Fitzmorris. The outcome represented a major break in the pattern of recent city elections and finally solidified a socio-economic-racial model that some mayoral candidates had been trying to construct since the halcyon days of the late Chep Morrison, who served as mayor from 1946 to 1961. Landrieu, in effect, put together a coalition of voters that will have major significance for the future of New Orleans politics.

Landrieu's majority was composed essentially of upper middle- and upper-SES whites combined with extensive support in the black community. In geographic terms, the coalition consisted principally of the affluent white areas along St. Charles Ave-

* Chubbuck is Executive Director of the Institute of Politics at Loyola; Renwick is Assistant Professor of Government at LSUNO; and Walker is Instructor of Political Science at Loyola.

[1] The coefficient of correlation between the Guste and the Landrieu white vote was .509.

[2] The coefficient of correlation of Morial with Landrieu was .785.

nue and surrounding Tulane and Loyola universities, the upper middle white suburban section of Algiers across the Mississippi River, and the black precincts throughout the city.

From a racial standpoint, Landrieu received approximately 40 percent of the white vote and slightly over 90 percent of the black vote. The election dramatically illustrates the critical influence the black vote now has on New Orleans politics. Negroes constituted slightly over 30 percent of the registered voters in the December primary, and the magnitude of the black support for Landrieu gave him a solid base on which to build his majority. Approximately 76 percent of all registered voters went to the polls. The black-voter participation was slightly higher than that of the whites, with 77 percent of those registered voting.

Landrieu lost only the mid-city area. This consists largely of lower- and middle-SES white voters whose assessor, one of the most potent political figures in New Orleans for many years, was a Fitzmorris supporter.

When the geographic vote distribution shown in Table 1 is compared to the racial breakdown

TABLE 1
VOTER SUPPORT BY GEOGRAPHIC AREA, DEMOCRATIC RUNOFF FOR MAYOR OF NEW ORLEANS, 1969

Candidate	Area				
	Uptown [1]	Central City [2]	Mid-City [3]	Downtown [4]	Algiers [5]
Landrieu	58%	65%	40%	55%	51%
Fitzmorris	42%	35%	60%	45%	49%

[1] Wards 12, 13, 14, 16, 17: 25% of the registered vote.
[2] Wards 1, 2, 10, 11: 10% of the registered vote.
[3] Wards 3, 4, 5, 6: 16% of the registered vote.
[4] Wards 7, 8, 9: 42% of the registered vote.
[5] Ward 15: 7% of the registered vote.

TABLE 2
VOTER REGISTRATION BY RACE,[1] DEMOCRATIC RUNOFF FOR MAYOR OF NEW ORLEANS, 1969

Race	Area					
	Total City	Uptown	Central City	Mid-City	Downtown	Algiers
White	69%	73%	44%	84%	67%	82%
Black	31%	27%	56%	16%	33%	18%

[1] Total registration = 222,073 (215,361 Democrats, 4,389 Republicans, and 2,073 other); white registration = 155,798; black = 66,275.

of each area, shown in Table 2, the role of the black vote is evident.

The downtown area gave Landrieu 41 percent of his total vote; followed by uptown, 27 percent; central city, 13 percent; mid-city, 12 percent; and Algiers, the remaining 7 percent. As shown in Table 1, the downtown area contains 42 percent of the total registered vote of the city.

The most significant development in the pattern of black voting behavior was its shift away from Fitzmorris. Since he had received over 65 percent of the black vote in the 1965 contest with Mayor Victor Schiro, Fitzmorris expected to retain a sufficient portion of this support to ensure victory in 1969. He actively sought the black vote in 1965. Schiro, who won with a strong segregationist appeal in 1961, made a behind-the-scenes appeal for Negro support in the 1965 race. This effort gained for him over 30 percent of the black vote, enough for reelection. In the race against Landrieu, Fitzmorris adopted the Schiro strategy and assiduously avoided an overt appeal for black votes.

Given opportunities on several television programs to declare specifically whether or not he would appoint a Negro to head a city department, Fitzmorris refused to do so.[3] Also, he did not endorse the black candidate, Representative Morial, for a seat on the city council. Landrieu pursued the opposite strategy, actively seeking black support, hoping that he would not lose so many white votes in the process as to deny him the election.

In southern politics, blacks have traditionally supported white candidates who did not overtly ask for their vote because they accepted the thesis that whites would vote only for candidates who did not openly seek the black vote. The December primary effectively destroyed that thesis in New Orleans politics. The blacks demanded public appeals for their vote—such as all white groups traditionally have done—and received them from every major first primary candidate except Fitzmorris. Landrieu, who polled less than 15 percent of the white vote in the first primary, was not risking his chances for election by his pursuit of Negro votes, for without significant black support in the runoff his candidacy was obviously doomed. Fitzmorris, however, took the traditional position. In the race against Schiro he pursued the black vote and lost; he reversed his strategy in this election and again lost. In fact, he received 2,000 fewer votes against Landrieu than he had received against Schiro.

Landrieu attained his greatest white support in those precincts with middle and high income and highly educated voters. Conversely, his least white support came from those voters with the lowest income and educational levels. Table 3 presents data concerning the type of support received by

TABLE 3
LANDRIEU SUPPORT IN WHITE PRECINCTS[1] IN TERMS OF SOCIO-ECONOMIC CHARACTERISTICS, DEMOCRATIC RUNOFF FOR MAYOR OF NEW ORLEANS, 1969

Level of Landrieu Support	Precinct Characteristic [2]					
	Wealth [3]			Education [4]		
	High	Medium	Low	High	Medium	Low
High 50% and above	49% N = 16	16% N = 15	0% N = 0	55% N = 19	15% N = 14	0% N = 0
Medium 30%–49%	51% N = 17	73% N = 71	60% N = 53	45% N = 44	70% N = 69	53% N = 47
Low Below 30%	0% N = 0	11% N = 11	40% N = 35	2% N = 1	17% N = 15	45% N = 40
Total N = 217	100% N = 33	100% N = 97	100% N = 87	100% N = 54	100% N = 96	100% N = 67

[1] White precincts are those which contained 90% or more white registration; 217 precincts are included in this analysis.
[2] "N" is the number of precincts in each category.
[3] The wealth characteristic is derived by constructing an index based on percentage of home ownership, median home value, and median rental value—as well as income. On a 100 point scale, high wealth = 86 and above; medium = 40 to 85; and low = below 40. This index was used by the authors in projections of the last three elections. Utilizing a 7% sample, the projection was within 1% of each election outcome.
[4] High education = 12.5 years; medium = 10.1 to 12.4 years; and low = under 10 years of schooling.

Landrieu in those precincts with 90 percent or more white registration. A total of 217 precincts are included in this category. Overall, it may be noted, Fitzmorris' strongest support came from the white precincts; he carried 186 of the 217. In forty-eight of them, he polled over 70 percent of the votes cast.

The table shows the level of Landrieu's voter

[3] No Negro had ever been appointed to a top position in New Orleans city government.

support in terms of two characteristics: wealth and education. Landrieu's vote is divided into high, medium, and low levels of support. Although Fitzmorris did well among all types of white voters, his strongest support came from the low-SES white areas. Landrieu, on the other hand, did not carry a single low-SES white precinct in the second Democratic primary. The type of white support Landrieu received is even more apparent when the twenty-five highest SES precincts are analyzed. Landrieu received a majority in nineteen of these precincts. In addition, the mean educational level in these precincts is 13.4 years of school, compared to 12.7 years in the six precincts Fitzmorris carried.

Landrieu's white-precinct support fluctuated from a low of 17.1 percent to 69.1 percent. In most of the middle- to upper middle-SES areas, he consistently scored between 35 percent and 40 percent of the vote. In only two low-SES white areas, the Irish Channel and the River precincts uptown, was he able to obtain over 35 percent of the vote.

The accompanying map presents in visual terms the new coalition that gave Landrieu his victory. Shown are all of the precincts that Landrieu carried in polling 54 percent of the second primary vote. Four categories are used: high-SES white, middle-SES white, racially mixed, and black. The black precincts are those in which a majority of the registered voters are black, while the white category is 90 percent or more white registrants. The racially mixed precincts are those containing between 10 and 50 percent black voters. The mixed precincts vary from middle to low wealth, depending primarily upon the extent of the black component. Most of the mixed precincts are in the uptown area. The socio-economic-racial pattern of Landrieu's support clearly emerges in geographic terms: a combination of upper- and middle-SES white areas in uptown New Orleans and Algiers and the predominantly black precincts throughout the city.

Although Morial lost the councilmanic race to DiRosa by the narrow margin of 49 percent to 51 percent, he received substantial white support from many of the same precincts that gave Landrieu his vote.[4] In fact, the overall Landrieu and Morial vote came from virtually the same types of voters.[5] There were two major exceptions in the pattern that cost Morial the election. The upper middle- and upper-SES white precincts in Algiers voted for Landrieu and then DiRosa, and Landrieu received a greater share of middle- and lower-SES white votes than Morial.

The pattern of Landrieu's vote resembles that of Adrian Duplantier against Schiro in the 1961 mayoral election, while Fitzmorris' vote resembles that of Schiro.[6] Thus in a sense, while Fitzmorris was emulating Schiro's winning strategy in the 1965 election, Landrieu was pursuing Duplantier's 1961 losing strategy against Schiro. Duplantier was soundly defeated by Schiro, 43 to 57 percent.

Why, then, the difference in voting behavior? There were some major differences between the campaigns of 1961 and 1969. Schiro had the advantage of being the incumbent as well as being the successor of, and closely identified with, Chep Morrison, whose uptown white support was substantial. Also, the black-bloc-vote issue was still an effective campaign tactic in 1961 and Schiro used it to maximum advantage. There is considerable doubt that this tactic could have been effectively employed in 1969, but in any case Fitzmorris chose not to do so. In addition, Landrieu was both a more experienced and better known politician than Duplantier who, when he ran, had only recently entered politics. A final difference was that a majority of Orleanians apparently were ready for a major political and governmental change in 1969.

Beyond these differences, however, were three major factors that will likely continue to influence New Orleans politics. First, black voter registration increased by 13 percent during the eight-year period between the two campaigns, from 36,000 to 66,000—almost double in absolute terms. Second, although numerous black political organizations have long existed in the city, only in the last few years have really effective organizations emerged, those whose endorsements carry great weight in the precincts where they operate. This is particularly true of SOUL (Southern Organization for Unified Leadership) in the Ninth Ward and COUP (Community Organization for Urban Politics) in the Seventh Ward. The third factor was that Landrieu drew a higher proportion of the upper- and middle-SES white support than Duplantier and overall polled a greater share of the white vote citywide, a clear indication that far more whites today are willing to base their electoral decision on issues other than race.

The same basic voting pattern held firm for Landrieu during the general election, when he faced Republican candidate Ben C. Toledano, an attorney who at various times has been affiliated with the Democratic and States Rights parties as well as the Republican Party. A Republican candidate had occasionally contested the Democratic nominee in a nominal manner during the 20th century, and many Orleanians felt at the outset that such a race would again be the case. Landrieu initially ignored the Republican challenge, and interest waned during the Carnival season, which occurred in the middle of the campaign. However, Toledano obtained the support of many of the Fitzmorris leaders and began to wage an intense, well-organized, and well-financed campaign, forcing Landrieu to actively seek the office once again. Toledano used the black-bloc-vote tactic at the outset of his challenge, but near the end of the campaign shifted to the theme that had dominated the rhetoric of the media and the candidates for over a year: the need for "change" in the governmental and political process of the city. Landrieu utilized the same basic appeals he had stressed during both Democratic primaries.

The race concluded with the highest turnout for a municipal general election in New Orleans' modern history; 70 percent of the registered voters cast their ballots. The black participation was even higher than it had been in the second Democratic primary, with almost 80 percent of the registered blacks going to the polls. This increased the relative weight of the black vote, which went almost entirely to Landrieu. The Landrieu vote pattern closely resembled the coalition he had put together

[4] The coefficient of correlation is .874.
[5] The coefficient of correlation is .965.
[6] The coefficient of correlation is .708.

in the second Democratic primary,[7] and he increased his margin of victory to 59 percent. Toledano's 41 percent, however, was the best showing by any Republican mayoral candidate in a century.

Although Landrieu increased his black support to 98 percent, his white support remained about 40 percent. Two major shifts in the behavior of the white vote occurred between the second primary and the general election. One, a number of the upper- and upper middle-SES white precincts in the uptown university area and Algiers switched from Landrieu to Toledano. Most of these precincts are areas which have consistently voted for national Republican candidates in recent years. Included in this switch were many of the twenty-five highest SES white precincts in the city. Landrieu carried nineteen of these areas in the second primary and only five in the general election. The other white vote change was in the mid-city area, where many middle- to low-SES precincts that Fitzmorris carried went to Landrieu in the general election. This vote was due in great measure to the support of the assessor, who had endorsed Fitzmorris in the second primary. Otherwise, the Toledano vote pattern was very similar to that of Fitzmorris, with the greatest support coming from the middle- to lower-SES white precincts in the city.

The most significant aspect of the general election pattern from the Republican point of view is that the Toledano white vote resembled the Wallace vote more than the Nixon vote in the 1968 presidential election in New Orleans.[8] Humphrey won a plurality in that election, with 40 percent; Wallace was second, with 33 percent; and Nixon finished last, with 27 percent. In the second Democratic primary, Landrieu received support from Nixon voters,[9] and although he lost a number of Nixon white precincts to Toledano in the general election, the margin of difference was not very great. It thus appears that if the Republican Party hopes to achieve electoral victory in New Orleans city elections it must appeal to the more moderate instincts of the upper- and upper middle-SES white voters in New Orleans as well as to black voters.

What do the results of the election portend for the future? The most significant indication is that New Orleans may be moving to a more progressive type of politics. A number of factors are likely to further this process during the 'seventies.

Black voter registration has increased year by year, and a large reservoir of unregistered black voters remains untapped. The 1970 Census is expected to show that black residents constitute between 40 and 45 percent of the city's total population. With each election, more and more of these potential voters will join the registration rolls, further increasing the importance of the black vote. No longer will a serious candidate for any citywide office be able to ignore this large and growing Negro influence.

As a result, New Orleans elections will become more competitive in the future; the simple black-antiblack dichotomy of the past will no longer be effective. This election saw Landrieu seek black votes openly and directly, while retaining sizable white support. The behavior of black voters in the first primary dramatically illustrated what is likely to happen in future elections: four of the major candidates for mayor sought black votes, while none received a majority of the black vote. Only in the second primary, when one candidate ignored them, did the blacks marshal their forces totally in one direction. Black bloc voting is thus not so much a black phenomenon as a white one. It has been demonstrated that if a white candidate will give the black voter reason to support him, he will. Race-baiting as an effective campaign tactic is thus dying in New Orleans, as is the traditional southern white political strategy of talking to the blacks in an entirely different manner than to the whites. The Negro voter in New Orleans will no longer sit in the back of the political bus.

Another factor that will affect the politics of the 'seventies is the indication that whites of upper and upper middle socio-economic status are not concerned with racial appeals as much as they are with the economic development of the city. These groups are apparently willing to ally with the blacks behind the candidate who appears to offer the best chance for change.

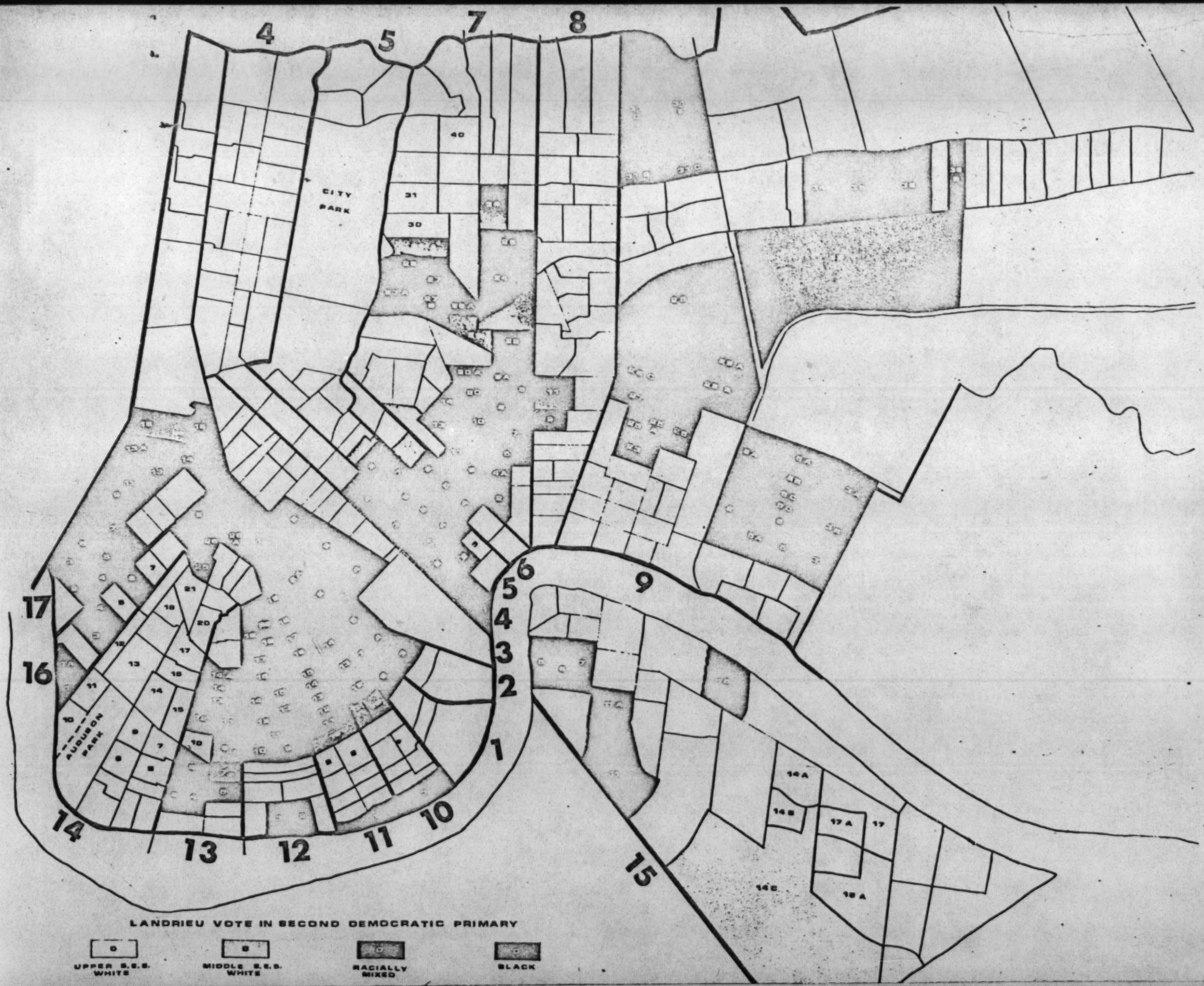
In the final analysis, the key to the successful continuation of the new voter coalition in New Orleans is the white partner in the alliance. The fact that large numbers of whites voted for a man who openly supported the black man's drive for equality is significant in an era when racial polarization and turmoil have become the pattern in most major American cities.

---

[7] The coefficient of correlation between Landrieu's second Democratic primary vote and his general election vote is .907.

[8] The coefficient of correlation between Toledano and Wallace is .427, while between Toledano and Nixon it is .072.

[9] The coefficient of correlation is .468.



LOUISIANA BUSINESS SURVEY

Druid Hills Committee Supports Fair Housing

Where are some grass-roots efforts in white communities to implement fair housing? One such effort is in Druid Hills, a suburb of Atlanta identified as "one of the ten most desirable residential areas in the nation."

The Druid Hills Fair Housing Committee, formed in July, 1967, has as its purpose "to support and encourage freedom of residence in the community and thereby avert misunderstandings and pressure tactics. It further seeks to develop a neighborhood in which different backgrounds, talents and viewpoints are encouraged as enriching elements for the community and its residents."

Is it true that property values decline in an integrated community? Research has shown that in areas with various percentages of Negro and white residents, home values match or exceed those in similar all-white areas far oftener than they decrease. In the short run, block-busting and panic may depress sales prices of homes, but in the long run home costs are proportionate to such economic factors as current construction costs and interest rates for mortgage credit; they are not so influenced by social factors. (See Luigi Laurenti's book Property Values and Race, University of California Press, or William M. Ladd's article in The American Economic Review, "The Effects of Integration on Property Values," Vol. 52 (Sept. '62) pp. 801-8.)

Schools with children from various backgrounds offer "a better preparation for living in a world of diverse ideas and people. A minority group family financially capable of affording a house in Druid Hills generally has children with aspirations for participation in a creative and imaginative educational program..."

But what about realtors? Druid Hills is in DeKalb County, which has 69 members of the DeKalb Board of Realtors who belong to NARED. A 1965 NARED Statement of Policy states:

> Realtors...have no right or responsibility to determine the racial, creedal, or ethnic composition of any area...No realtor should assume to determine the suitability or eligibility on racial, creedal, or ethnic grounds of any prospective mortgager, tenant or purchaser, and the realtor should invariably submit all written offers made by any prospect in connection with the transaction at hand."

("A Program for Realtors-Equal Opportunity in Housing" published by NARED)

Atlanta is faced with critical housing problems. Decent housing for Negroes has not kept pace with needs and demands. Atlanta's Negro citizens are seeking good housing in good neighborhoods. At least three large institutions in Druid Hills--Emory University, Communicable Disease Center and the VA Hospital--are recruiting professionals from minority groups. The difficulty of securing suitable housing is a major barrier to employing these qualified professionals. As an example of its intent, Emory University will list rooms, apartments and houses only when the landlord has agreed to rent, sell or lease on an open occupancy basis.

In Druid Hills, the Druid Hills Fair Housing Committee is available to assist homeowners and apartment managers in renting or selling on an open occupancy basis, and available to assist minority group families find adequate housing of their choice in the community.

In Metropolitan Atlanta, at least six other fair housing committees are organized with purposes similar to the DHFHC. They are in the following areas:

Ansley Park
Doraville
Morningside
Northside
Southeast Atlanta
Southwest Atlanta

--TALK WITH YOUR NEIGHBOR ABOUT AN OPEN COMMUNITY

Nominating Committee Recommends Rev. Stubbs for President

The nominating committee of the Georgia Council submits the following names of persons to serve as officers and members of the board of directors. These nominations are subject to vote at the Council's annual meeting. Nominations also may be made from the floor.

Officers, 1968-69:

Rev. T. M. Stubbs, president, Columbus
Mr. C. W. Aycock, vice-president, Rome
Rev. C. H. Wilhite, vice-president, LaGrange
Miss Edith J. Ingram, secretary, Sparta
Mr. John Glustrom, treasurer, Atlanta

Executive Committee, 1968-69:

Mrs. Emma Jean Frye, Atlanta
Rev. John Gregg, Marietta
Mrs. Nan Pendergrast, Atlanta
Mrs. LaConstance Taylor, Macon
Mr. Curtis Thomas, Thomasville

Chairmen of Standing Committees, 1968-69:
(automatic members of executive committee)

Miss Franziska Boas, Membership, Kingston
Mrs. Betty Boyd, Public Relations, Carrollton
Mrs. Grace Hamilton, Programs, Atlanta
Mr. Jack T. May, Finance, Athens

Nominating Committee, 1968-69:

Rev. Austin Ford, chairman, Atlanta
Mrs. Grace Hamilton, Atlanta
Mr. Jack T. May, Athens
Mr. Abram Odess, Savannah
Mrs. Nan Pendergrast, Atlanta

Board of Directors, 1968-1971:

Miss Franziska Boas, Kingston
Mr. Julian Bond, Atlanta
Mrs. Betty Boyd, Carrollton
Mrs. Albert Davis, Atlanta
Rev. R. E. Edwards, Sparta
Mr. Clarence Ezzard, Atlanta
Mr. E. L. Gardner, Athens
Mr. Thomas Jackson, Macon
Miss Ann McMillan, Atlanta
Dr. J. R. Otto, Macon
Dr. H. E. Patterson, Athens
Mrs. Nan Pendergrast, Atlanta
Mr. Grover Sowell, Griffin
Mrs. Frank Spencer, Savannah
Mrs. LaConstance Taylor, Macon
Dr. D. T. Walton, Jr., Macon

Mrs. Mary Henry, Macon -- replacing Dr. Lionel Newson, Atlanta, who has resigned from the board - term to expire 1970.

-- Submitted by:
Mrs. LaConstance Taylor, chairman, Macon
Rev. Austin Ford, Atlanta
Mr. Jack T. May, Athens

"All the things that seemed ugly have been washed away by the beauty I've found in living with humanity."
--Pearl Bailey

Join!

The GEORGIA COUNCIL ON HUMAN RELATIONS needs your support. You are invited to become an active member of this interracial association of concerned citizens.

Name _____

Address _____

_____ Zip _____

__ $5.00 single __ $9.00 family
__ $3.00 student __ Sponsoring Contributor

(Contributions are tax deductible.)

SUBSCRIBE NOW

the PEOPLE'S Voice

__ 3.00 for 1 year regular subscription
__ 1.50 for 6 mos. regular subscription

☐ Check here if you desire a subscription for yourself:
☐ new ☐ renewal

Name _____

Address _____

City _____ State _____ Zip _____

N O T I C E N O T I C E N O T I C E !!!

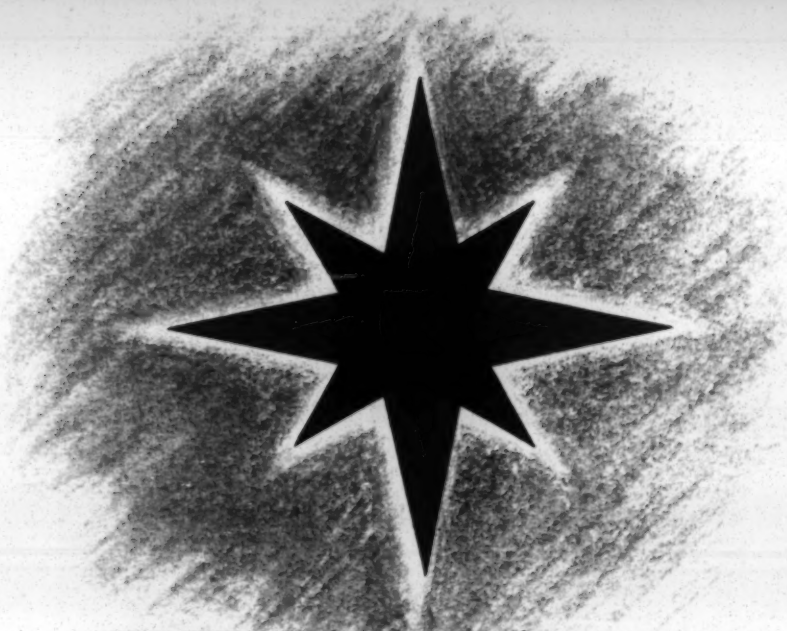
ANNUAL MEETING DATES CHANGED.

It has been necessary to change the dates of the annual meeting of the Georgia Council on Human Relations from November 2 & 3, to November 22 & 23. Make your plans now to attend.

THE GEORGIA COUNCIL ON HUMAN RELATIONS
52 Fairlie Street, N.W.
Atlanta, Georgia 30303

BULK RATE
U.S. POSTAGE
PAID
ATLANTA, GEORGIA
PERMIT NO. 602

Moreland & Marjorie Smith
38 Peachtree Cir., N. E.
Atlanta, Ga. 30309



BELIEFS and PRACTICES of the American Friends Service Committee

The Religious Society of Friends (Quakers) was founded about 300 years ago by an Englishman, George Fox. In his preaching, Fox specially emphasized the necessity of inner religious experience and declared that God had placed in every human being an "Inner Light," the living Spirit of God. This Inner Light, rather than a sacred book or the authority of a priesthood, Fox taught, was the supreme guide for conduct. The Bible was regarded as an inspiring record of man's growing knowledge of God, particularly as revealed through the life and teachings of Jesus Christ.

Through the years, the Friends have been known for their emphasis on simplicity in clothing and speech,

for their belief in silent meditation as a form of corporate worship, and for their efforts to translate their religious beliefs into everyday life. Friends have long been concerned with improving the conditions in mental hospitals and prisons, with alleviating the suffering of the unemployed and the dispossessed, with abolishing slavery and working for racial equality. Since their earliest days they have been opposed to war, and have sought ways to lessen international tensions by nonviolent methods.

There are today about 202,000 Quakers, of whom 23,000 live in Great Britain and Ireland; 123,000 in the United States, Canada, and the West Indies; 38,000 in Africa; and 6,000 in Mexico, Central and South America. There are small numbers on the continent of Europe, and in the Middle East, Asia, Australia, and New Zealand. These many regional groups are linked together through an organization called the Friends World Committee for Consultation, the central office of which is in Birmingham, England. It has been accorded consultative status with the United Nations Economic and Social Council and with UNESCO.

The American Friends Service Committee was organized in 1917 by American Quakers to give conscientious objectors to war and others a constructive alternative to military duty—"a service of love in wartime." The work of the Committee began with relief and medical services, first in France and Russia during World War I; then, at the end of the war, in Germany. These and many subsequent programs were undertaken in conjunction with a sister organization of British Friends, the Friends Service Council. Since that time the AFSC has continued to aid persons in need in many nations regardless of race, religion, or political belief. Volunteers drawn from a great variety of backgrounds are now serving on the continents of Europe, Asia, Africa, North America, and South America. In many programs, men and women from the immediate community serve as staff. The work of the Committee is supported by private contributions from persons of all religious faiths.

The programs of the Service Committee today are varied. In a half dozen lands the Friends are at present aiding refugees in their resettlement and rehabilitation. Some of this aid is in the form of medical and social services, and some, the distribution of material aids. In many developing nations the Committee is at work in programs of urban and rural community development, helping the people to help themselves.

Since the close of World War II, the AFSC has put increasing emphasis on finding nonviolent solutions to international conflicts. A series of conferences for diplomats, begun in 1952, has brought together mid-career diplomats from many countries into residential, off-the-record gatherings in Europe and Asia. A parallel series of seminars for young leaders—held in the United States,

in Western and Eastern Europe, Asia and Africa—have brought together some 6000 advanced students and young professional people. In these gatherings, small groups of persons from many religious, national, racial, and political backgrounds live together as a family for several weeks, developing mutual respect through the study and discussion of different points of view.

In the same spirit the AFSC maintains programs at the United Nations headquarters in Geneva and New York, under the auspices of which U.N. diplomats are brought together for frequent small, informal, off-the-record gatherings. In Washington, D. C., seminars are held for congressmen, government executives, and foreign correspondents. The Service Committee also maintains a Friends Center, or hospitality house, in several key capitals of the world, where small informal gatherings can be held. A Quaker International Affairs Representative, stationed in troubled areas, tries to serve as a bridge to bring men together across political and ideological barriers.

Believing that the time for the next generation to begin building a more peaceful world is now, the AFSC offers youth a whole range of programs. For the very youngest children in the United States there are a variety of service projects and a chance to learn how boys and girls live in other lands. Through a program of school affiliations, American school-age children exchange ideas and materials between the U.S., England, France, Germany, Italy, U.S.S.R., Japan, Rhodesia, and Mexico. Students and teachers are also occasionally exchanged.

High school students within the United States are invited to participate in weekend service projects and week-long seminars as well as summer work camps. American college youth serve in institutions, such as mental hospitals; work in civil rights programs; and serve in summer work camp projects in the United States, Mexico, Western and Eastern Europe (including the U.S.S.R.) the Middle East, Japan, and Africa. Young people between the ages of 21 and 30 are offered a chance to serve and learn in established programs both at home and abroad through Voluntary International Service Assignments.

Since colonial times Quakers in the United States have led the effort to abolish slavery, and then to insure the full realization of equal rights. Presently Quakers are engaged in trying to help solve the problems of Negro Americans, Spanish-speaking people, Indians, and seasonal farm laborers. Programs with U.S. communities to encourage fair housing practices are expanding, as are similar efforts toward the peaceful desegregation of schools.

The long-standing peace testimony of the Quakers has led to the establishment by the AFSC of a series of programs in peace education. Within the United States these include a speakers bureau and a peace literature service; a program for the study

of nonviolence; and a project stimulating and encouraging the production and use of serious scholarly criticism of national policies. A review of U.S.-China relations is currently being produced. The Service Committee keeps in close touch with proponents of nonviolence in other countries and sends representatives to international peace conferences.

The world-wide work of the AFSC rests on the belief of Friends that all men are children of God, and that love has relevance to the problems of the world today. Men and women of many races, creeds, and nationalities serve as staff members, as well as participate in programs. All are welcome to join the Service Committee in working for a world society that is nonviolently ordered, and in which men are neither debased nor exploited for any reason.

COUNTRIES IN WHICH THE AMERICAN FRIENDS SERVICE COMMITTEE IS CURRENTLY WORKING:

- ALGERIA
- AUSTRIA
- FRANCE
- GERMANY
- GUATEMALA
- HONG KONG
- INDIA
- JAPAN
- JORDAN
- MEXICO
- NIGERIA
- PAKISTAN
- PERU
- SWITZERLAND
- TANZANIA
- TOGO
- UNITED STATES
- ZAMBIA

No.602B-11-65-5M-AFSC

American Friends Service Committee
160 North 15th Street, Philadelphia, Pennsylvania 19102

Reprinted with permission of
THE WALL STREET JOURNAL,
November 11, 1966

Focus on 'Friends'

Quaker-Formed Group Toils Quietly to Solve Local, World Disputes

Service Group Angers Some, Helps Out Both Vietnams; Grants for Race Sufferers

A 'Peace Corps' but No Draft

By ELLIOT CARLSON
Staff Reporter of THE WALL STREET JOURNAL

PHILADELPHIA — In its operations, the American Friends Service Committee prefers to work quietly and to stay in the background. Yet it takes full-page ads in the New York Times to broadcast its views. It has members working with social agencies under the jurisdiction of the South Vietnamese government. Yet it has allocated funds to purchase medical supplies for war victims in North Vietnam as well as in South Vietnam.

The Senate Internal Security subcommittee, in a report later withdrawn, in 1965 called the group a "well-known transmission belt for the Communist apparatus." Yet a State Department official speaks well of the AFSC, and officials throughout the Government turn to the group for advice and information.

The American Friends Service Committee Inc. is allied closely, but not officially, with the Religious Society of Friends, or Quakers. The AFSC was formed in 1917 by Quakers to pro-

vide an alternative to Quaker youths faced with a conflict between their religious beliefs in nonviolence and demands for military service. It became widely known for its relief efforts after World War I and World War II. More recently, however, the committee has moved almost completely out of relief work and into efforts aimed at reconciling conflicts —domestic and international—before they begin. The committee still holds deeply to its pacifist beliefs.

Variety of Programs

With the change in mission, the AFSC has plunged into some highly controversial areas with a spate of programs ranging from low-cost housing, voter registration in the South and school integration in this country to such overseas programs as teacher exchanges with Russia and seminars for "young Asian leaders." It also runs self-help projects in underdeveloped countries, conferences for mid-career diplomats, its own version of the Peace Corps and a wide-ranging antipoverty operation in the U.S.

For such an ambitious array of projects, the AFSC is spread surprisingly thin. The committee has a 55-man governing board—all of whom are Quakers—and 500 paid fulltime workers, about half of whom are Quakers. The workers operate the Philadelphia headquarters, 11 regional offices in the U.S. and offices in 18 other nations. They operate on a tax-exempt budget of about $5.7 million, most of which comes from individual donations.

Though its budget is relatively small, the AFSC apparently gets the most for its money. "I must say the committee knows how to squeeze value out of a dollar," says Thomas Karter, an official of the Federal Office of Economic Opportunity (OEO). "When they spend a dollar you can almost hear George Washington scream."

Mr. Karter is a fan of the AFSC. "The AFSC always tackles the most difficult problems first," he says. "In fact, they've refused funds to operate programs they thought were too safe or secure." At a time when dozens of private groups are sprouting across the land to administer OEO money, Mr. Karter calls the American Friends Service Committee "about the best problem-solver in the voluntary field." He says that "other groups tend to come back for more money when they hit a snag, but the AFSC solves the problem by itself."

Catalytic Agents

Just how does the AFSC work? "We try to act as catalytic agents" bringing disputing sides together, says Colin Bell, the slight executive director of the AFSC who has been with the committee since he drove a Friends ambulance in China during World War II.

In practice, this usually means working behind the scenes to bring conflicting parties—whether on the domestic or international scene —together either in self-help work projects or simply to talk, in the hope of preventing crises.

Typical of the AFSC's approach to complex social troubles was its reaction to last year's riot in the Watts area of Los Angeles. Unlike many groups that began concentrating their post-riot efforts in Watts, the AFSC set up a two-man community action program in a heavily Negro and deteriorating section of West Pasadena—20 miles from Watts. Since that time the small AFSC staff has helped spur formation of a businessman's council aimed at forestalling the drift of companies—and therefore jobs—to other areas.

"The Watts riot worked to call attention to problems that need solving in West Pasadena," says an AFSC staff worker. "One of our problems is that this area could be another Watts. All the ingredients are there and all that's needed is the spark."

Explaining Civil Rights Act

Early in 1965, after passage of the Civil Rights Act of 1964, the AFSC, joined by the Legal Defense and Education Fund, spread a school desegregation task force across seven Southern states. With little more than a dozen AFSC staff workers and volunteers, the committee held workshops in 100 communities, recruiting local leaders and interpreting for small Negro groups the desegregation provisions of the Civil Rights Act. Washington officials also used the sessions to explain to townspeople Federal guidelines for integrating schools. Throughout the summer, AFSC members and local volunteers visited hundreds of Negro homes, urging parents to send their children to newly integrated schools.

"In our door-to-door walking, we persuaded Negro parents that if enough people joined together, the danger of reprisals would be reduced," says one AFSC official. As a result of such efforts, last fall some 4,000 Negro children attended previously all-white schools in the 100 communities, according to an AFSC study. This year the AFSC and the Legal De-

fense and Education Fund tripled their staffs on the project and expanded the task force to nine states.

Unlike some of the more eye-catching civil rights groups, the AFSC usually prefers hardly visible, long-range efforts to dramatic hit-and-run tactics. This is necessary, AFSC members say, to effect permanent changes in community attitudes and to help safeguard Negroes against reprisals. In pursuit of the latter goal, the AFSC over the past 12 months has made $20,000 in "suffering grants" to 38 Southern Negro families, victims of various sanctions, such as job loss, eviction, or denial of credit for participating in civil rights efforts.

Once the American Friends Service Committee gets a project going, it prefers to turn it over to local leaders on the theory that a project gains wider acceptance if it is run by persons with roots in the community. A year ago, for instance, the committee turned over to about 100 homeowners a three-year-old fair-housing program in Chicago's wealthy North Shore suburbs.

The North Shore Summer Project is an example of how the AFSC works. Sponsored jointly by the AFSC and local community groups, the project recruited more than 100 Negro and white college-age volunteers to ask hundreds of home-sellers in the suburban Chicago area to list their homes with real estate agents on a nondiscriminatory basis. Of some 673 sellers contacted, about half said they would do so. Also, 82% of 1,560 homeowners contacted said they would accept Negro neighbors.

Later, AFSC-backed volunteers showed the figures to realty agents reluctant to open their multiple-listings to everyone. "We appeal to their conscience," says Charlotte Meacham, head of the AFSC's fair-housing program. "But we also try to convince realty agents that Negro clients won't hurt their business."

Some Direct Action

When appeals to conscience fail, as they have with most Chicago-area agents, the AFSC doesn't hesitate employing the techniques of direct action. This summer the AFSC joined forces with Martin Luther King's Southern Christian Leadership Conference to spur open housing in the Gage Park area of Chicago. AFSC members, four of whom served on Mr. King's 12-man action committee, recommended appropriate areas for non-violent marches, recruited marchers and arranged for their transportation to the demonstration sites.

"We also arranged for Negro home-seekers in the area to visit local realty agents, so that we would have evidence of discrimination before the marches began," says William Moyer, director of the housing opportunities program for the AFSC's Chicago office. But even while the march was making headlines the AFSC remained true to form. "We stayed pretty much in the background," says Mr. Moyer. "Our role is the work and not the publicity."

The AFSC may not have much use of publicity, but they do have an almost mystic faith in the healing powers of communication between contending groups. This outlook took shape after World War II when the committee began moving away from comparatively simple relief projects. In the international sphere alone, the AFSC since 1947 has sponsored more than 225 seminars and conferences for students, diplomats and young Afro-Asian leaders, stretching from Katmandu, Nepal, to such Iron Curtain areas such as Warsaw, Poland, and Sinaia, Rumania.

Such international activities, say AFSC officials, aim to dispel stereotypes and promote understanding between potential and actual combatants, who over the years have included Indians and Pakistanis, Arabs and Israelis, and East and West Germans. "In the sessions, which are always private and off the record, we want potential leaders to broaden their knowledge of countries with whom they may be at odds," says Nora Booth, head of the AFSC's international conferences and seminars program.

What these encounters yield is hard to determine, however. Conceding they've solved no world problems, AFSC members nonetheless point to occasionally surprising incidents. For instance, Indian and Pakistani participants at a recent session in Lahore, Pakistan, sang each other's national songs and later held closed talks among themselves on the Kashmir question.

"Usually you can't get an Indian to say anything critical of India in the presence of a Pakistani," says an AFSC official.

Long a believer in working both sides of a conflict, the AFSC in recent years has stepped up contacts with Communist-bloc countries. Next month the committee will hold,

in cooperation with a Soviet quasi-academic agency, a two-week seminar in Moscow suburbs for young American and Russian academicians. The theme: "World peace, national life and individual responsibility."

Helping Out in Vietnam

The committee's involvement in Vietnam illustrates its two-pronged approach to conflicts. Besides paying for medical supplies for war victims in both North Vietnam and South Vietnam, the AFSC has sent members to work on relief projects in South Vietnam and is seeking approval to send members on similar missions to North Vietnam.

In South Vietnam, a committee-sponsored husband-and-wife team recently arrived to work with a child-care center for refugee children in Quang Ngai province. A few weeks ago, three college-age youths, the first batch of a larger contingent the AFSC hopes to send to South Vietnam, arrived in Saigon to work with social agencies under the jurisdiction of the Vietnamese government.

In North Vietnam, the AFSC has proposed that a small group of its members be admitted to operate—with AFSC money—a medical relief project for civilian war victims. "This month our representatives in Europe received word that the proposal is still under active consideration in Hanoi," says Charles Reed, head of the organization's international services division.

As for the war itself, the American Friends Service Committee is definitely against it. Earlier this month it took a full-page ad in the Sunday New York Times and urged a cessation of U.S. bombing in Vietnam and a "swiftly phased withdrawal" of American forces there. The ad cost $6,250.

In addition, the AFSC earlier this year issued a 70-page working paper on the war, urging U.S. de-escalation and inclusion of the Communist National Liberation Front (the political arm of the Vietcong) in a provisional government in Saigon. Also, in recent months the AFSC has stepped up the giving of legal advice to hundreds of "draft resistors" at its 11 regional offices. In September, it added a full-time staff member at its Philadelphia headquarters to counsel conscientious objectors on alternatives to military service.

Even so, at least one State Department official has some kind words about the AFSC. He concedes there's a tendency among some AFSC members "to condemn everything bad we do and forgive everything bad our opponents do. They're appalled by war and aren't satisfied by U.S. foreign policy." But unlike some U.S. critics, "I don't find them as a rule irresponsible or destructive," the official says.

Why does the committee help both sides in the war? Says Mr. Reed: "To meet the suffering occasioned by war, we have always sought wherever possible to work both sides in conflict situations on a strictly humanitarian and nonpolitical basis. This isn't always possible, but we always try."

An AFSC "Peace Corps"

The American Friends Service Committee's effort in South Vietnam is one of about a dozen "community development" and "youth services" programs that the committee has spread across Latin America, Asia and Africa. Among the most recent and wide-ranging program is Voluntary International Service Assignments, or VISA, the committee's equivalent of the Peace Corps.

Begun in 1960, a year before the Peace Corps, VISA enrolled 50 youths—some half of whom were conscientious objectors—and placed them on projects in the U.S., Tanzania, India, Guatemala and West Germany. In their foreign assignments, young people are teaching arts and crafts in a leper colony, schooling peasants in crop improvement techniques and preparing rural peasants for the intricacies of city life.

A comparison of VISA, with the well-heeled Peace Corps illustrates how the AFSC gets things done while pinching pennies. Both Peace Corpsmen and VISA volunteers are rotated every two years, but the AFSC youths get no salary while Corpsmen are paid about $1,300 upon their return to this country. "Our VISA volunteers receive only maintenance and often contribute money of their own to defray costs," says Thelma Howe, who heads the AFSC's youth services division.

"Our volunteers also do without houseboys that Corpsmen are entitled to," adds one AFSC official. As a result of such economies, the average cost of a VISA volunteer in the field is $3,400, compared with $7,788 for a Peace Corpsman. Annual cost of the VISA program: About $194,000.

From Lima to Broken Hill

The committee spends about $400,000 a year on its seven community development programs, which include such varied efforts

as spurring formation of rural cooperatives in Jordan, women's sewing cooperatives in Lima, Peru, and furniture-making plants in Broken Hill, Zambia.

These programs also are examples of dollar-stretching. Instead of giving aid directly to a foreign government, as does the Government's Agency for International Development, the committee requires the foreign government and private agencies to contribute to the project as well. What's more, the people being helped must agree to take over the project when the committee decides it should pull out.

This approach doesn't always work. Several years ago, an AFSC job-training program failed in the small Algerian village of Soukel Arba when the villagers, split by factional rivalries, failed to participate fully. "We have a failure when the people don't take the initiative," says Mr. Reed.

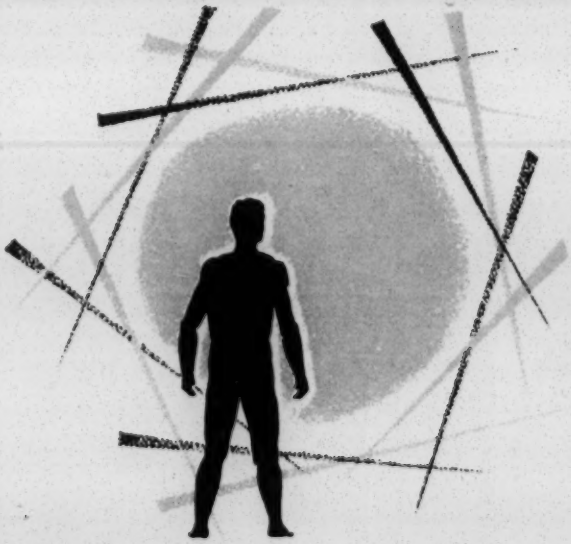
The AFSC has little difficulty recruiting for its various projects. In 1964 it had 45 serious applicants for 25 VISA openings. In its hiring, the AFSC looks for people having "religious motivation, but we're far from doctrinaire in our interpretation of this," says Cathryn Evans, personnel secretary, adding that even agnostics aren't unknown to the commiteee. "We're basically looking for somebody who is looking for answers for himself," she says. One such person is Scott Neilson, who two years ago left a $12,000 job with a Hartford, Conn., insurance company to assume a $7,500 post with the AFSC. "There's a revolution going on in this country just as significant as the Revolution in 1776," says the 36-year-old. "I don't want to tell my grandchildren that during this time I had a good job making a good living."

AMERICAN FRIENDS SERVICE COMMITTEE

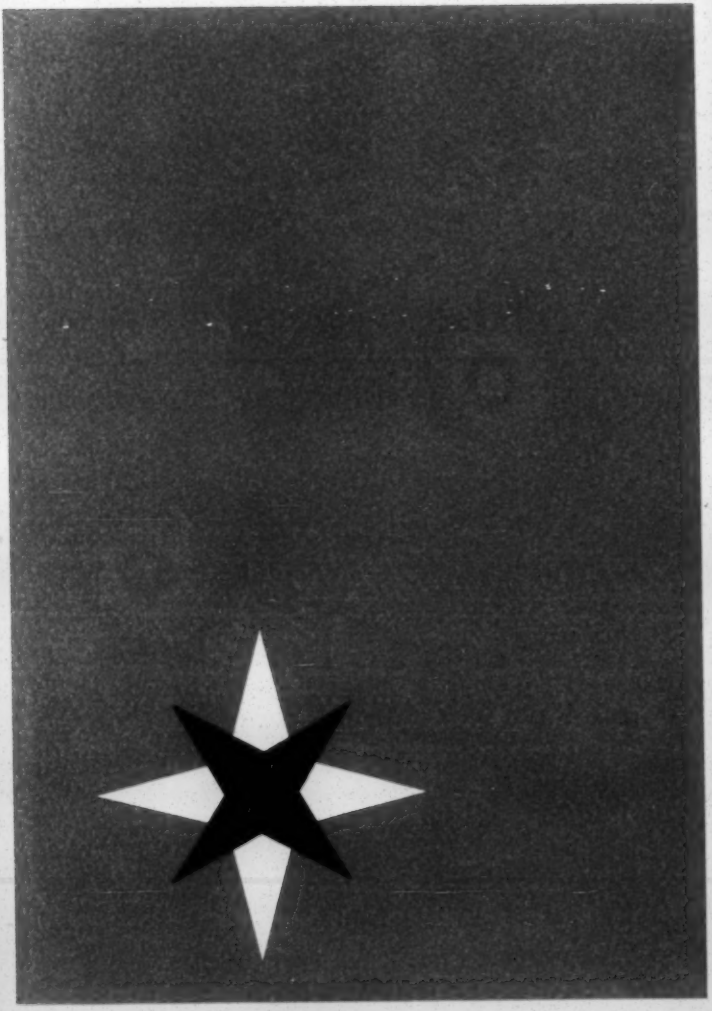
160 NORTH 15th STREET

PHILADELPHIA, PENNSYLVANIA 19102

RESPONSE TO A NEW DAY



AMERICAN FRIENDS SERVICE COMMITTEE



THE CLAIM OF HUMANITY

AMERICAN FRIENDS SERVICE COMMITTEE

Cover letter - Zernona

Attachments
Plat plan and surrounding areas -
Cost

Draft I

Dear Mr._____

Will you consider this a private memorandum. Because of the climate of DeKalb County in regard to housing for minority groups, this is of necessity couched in cautious terms.

Before or after considering the cost of such an experimental proposal, I ask you to look into the cost if something is not done:

1. Housing for minority groups is becoming almost non-existent in DeKalb County. Because the Negro is not a political force numerically in DeKalb, the lack of such housing will in all likelihood continue to decrease.

2. The fear of DeKalb residents (white) of more Negroes moving into DeKalb County is stronger now than ever. (A point which cannot be documented is that the increase of 12,000 new residents per year for a period of the past 12 years has been accomplished by, first, the threat of school integration, and later by the threat of housing integration.) This does not argue well for the future of the minority group in the county.

We believe that such a project as we are proposing could be of great value in helping provide more opportunities for Negroes and more identification as citizens with the County.

We welcome your comments and urge your consideration.

(Signed) Zernona Clayton

DRAFT FOR DISCUSSION

(HUD PROPOSAL) A PROGRAM OF PROFESSIONAL & TECHNICAL SERVICES REQUIRED TO PREPARE A DEVELOPMENT PROGRAM FOR A SERIES OF PROPERTIES UNDER DIFFERENT OWNERSHIPS AS PART OF A UNIFIED LAND DEVELOPMENT.

This program will be divided into three phases as follows:

1. Inventory and analysis of existing conditions.
2. Development of overall sketch plan & securing of agreement among various owners.
3. Translation of sketch plan into formal subdivision suitable for submission to County.

Purpose of Program

To present a case study of cooperative self-help in planning a neighborhood of a parcel of 100 acres of land privately owned by members of the minority group, situated geographically in an area completely surrounded by members of the majority group. (The minority group who own the land have been under considerable pressure in the past from zoning activity and is under pressure now to sell the land. The zoning activity succeeded in separating some of the parcels but in general the 100 acres is still reasonably intact).

Under the sponsorship of American Friends Service Society, or a comparable group, it is anticipated that a neighborhood association would first be formed and that the basis of the proposed program would be that of planning with instead of for. Out of such planning, hopefully, would come some experimentation in the use of newer housing forms as well a working plan for a neighborhood.

At present, the land to be planned consists of a series of approximately 10 separate parcels, each owned by a Negro family. The intent is to produce a unified land design which will permit the most economical and timely development of the several parcels into lots and to make these lots available for residential construction for middle-class Negro families seeking housing in this section of DeKalb County. It is expected that the process of securing agreement by the several property owners on a mutual design will have the additional value of further developing a sense of community identification in this sub-area of the County. The sketch plan will be for a larger area than simply the properties within the 10 ownerships and is intended to provide a context within which the 10 properties may be properly sub-divided. As part of this sketch plan, recognition will be made of any area wide community facilities or other similar improvements; drainage, roads, etc., necessary to provide for a more stable and qualitative subdivision development.

PHASE I

COST NOT TO EXCEED $7,500

Inventory of Existing Conditions

The following steps will be taken to provide the basic information upon which subsequent designs and discussions will take place:

1. Preparation of a property boundary survey for the total composite study parcel to the standards of accuracy required by DeKalb County.

2. Preparation of topographic map with 2ft. contours to standards required by DeKalb County regulations for the 10 parcels.

3. Preparation of a composite base map showing the several parcels involved and their relation to each other and to adjacent properties which will affect the overall development pattern. Such map will be at a scale of from 200 to 400ft. to the inch and shall indicate approximate property lines, shape and location of all major structures, significant water courses, street rights-of-way and significant easements and utility rights-of-way. In addition, to this planametric information, the map shall show by photographic enlargement methods from USGS sources the topography within the study area by 20 ft. contours.

4. Preparation of an mosaic aerial photo of the study area utilizing existing aerial photography of the latest date available.

PHASE II

COST NOT TO EXCEED $5,000

Preparation of Area Sketch Plan and Securing of Agreement Among Owners

This stage shall consist of three steps as follows:

1. Preparation of Development Factors Map - On the base map described in 3 above, those factors which will influence the design, timing and character of development of the subject properties will be inventoried and presented graphically for analysis. This map shall have the dual purpose of conveying information to justify the design proposed to the County officials who will review the final subdivision plat and to communicate to the owners of the properties and adjacent residents the factors that dictate the design of their property. Information is to be placed upon this development study map shall show, by color and/ or other symbol, the following:

a. Areas of excessive slop.
b. Areas of periodic flooding or ponding.
c. Existing zoning.
d. Traffic Volumes on abutting County Roads.
e. Major tree or planting groupings to be preserved.
f. Existing utilities in terms of location, size and kind.
g. Approximate value of housing in study area and occupancy type by renter or owner if avialable.

2. Preparation of Sketch Development Plan- This plan shall recommend an overall pattern of land use and streets for the entire study area and shall relate this pattern to the subject properties. Emphasis will be placed on designing a street system which shall allocate in the most equitable possible fashion the amount of street improvement costs in relation to the number of lots to be secured for each of the properties. Should it be determined that additional community facilities or street widenings or realignments will benefit the study area such recommendations would be presented on the sketch plan. In addition, the existing county zoning will be evaluated in terms of its appropriateness for the type of development now existing and proposed, and appropriate recommendations made for change if such are considered necessary.

3. Securing agreement among property owners on the development of the sketch plan.

PHASE III

Translation of sketch plan into formal sub-division suitable for submission to DeKalb County Authorities. If after the development of phase I and II, it develops that the odds against obtaining approval for this project are too great, then phase III would be omitted.

COST OF PHASE III NOT TO EXCEED $7,500

MEMO

Moreland Griffith Smith FAIA
P. O. Box 494
Atlanta, Georgia 30301

TO: ARCP Advisory Committee, Steering Committee

FROM: Moreland Smith

SUBJECT: DeKalb County Housing Project

	for routing
	circulate
	answer
	return
	destroy
	to files

I find after talking more fully with Mr. Robert Thompson, HUD, that I have made a recommendation and taken a stand on the Advisory Committee based on erroneous information. Quite sometime ago, Mrs. Clayton showed me a piece of property in DeKalb County owned by a Mrs. Gaines which was primarily "land bound". This was the property which I thought we were discussing at our last meeting. However, I now find the property in question is another piece of property which has adequate access at present and is also presently zoned for single family dwellings. The proposed arrangement would not require American Friends to be the sponsor or promoter only to serve administratively as the recipitant and disburser of the Planning Funds ($10,000.00). As can well be imagined the owners do not have the necessary development funds and HUD is desirous of furnishing the "seed money" for making this planning feasibility study.

Because of the "political" atmosphere in DeKalb it is quite possible that existing housing construction codes could be stringently enforced thus getting rid of the present Negro occupancy. Also, it is most possible that this land now zoned for residential purposes could be rezoned for industry. This property is not suitable for industry use and therefore would remain vacant, thus exclude it from Negro residential use.

Because of the above information I strongly urge American Friends to reconsider this case.

I must emphsize because of the local situation time is of the essence and if American Friends are interested in providing a means of action on a delicate matter they <u>must</u> act immediately.

MGS/km

Moreland Griffith Smith FAIA
P. O. Box 494
Atlanta, Georgia 30301

TULANE SLATES SOUL BOWL '70

Entertainment to Raise Scholarship Funds

A student-planned "Soul Bowl" aimed at raising as much as a quarter of a million dollars for scholarship assistance to minority group students has been announced by Tulane University.

"Soul Bowl '70" will begin at noon on Oct. 24 at Tulane Stadium.

Leading "Soul" entertainers who will perform during the six-hour program are Rare Earth, Jr. Walker & the All Stars, the Ike and Tina Turner Revue, Isaac Hayes, James Brown, and Pacific Gas & Electric.

Funds raised will be used to assist Black, Spanish-American and other disadvantaged minority group students in attending Tulane.

Program officials have emphasized that the program is not a rock festival.

NATURE OF MUSIC

"The nature of 'soul music' and the audience it attracts, the physical characteristics of the stadium, the careful selection of artists, the length of the program, the planning for crowd control, and the cause for which the concert is being held are the attributes which separate it from the rock fest genre," sponsors maintained.

The Soul Bowl is being sponsored by Tulane in an effort to replace Rockefeller Foundation funds awarded in 1964 which enabled the university to provide additional support for disadvantaged Negro students.

The Rockefeller grant is now running out and the last new group of students to receive financial assistance under the program were admitted last fall.

LONG RANGE

The primary responsibility for raising the funds has gone to the Tulane Committee on Expanding Educational Opportunity, which was created a year ago to develop long-range plans for recruiting and supporting minority group students at Tulane.

The committee is composed of students, faculty members and administrative officers of the university. Student members conceived the idea of a Soul Bowl project.

The committee has been locating sponsors willing to guarantee $100,000 against any financial loss, and most of that amount has already been underwritten.

A Soul Bowl Advisory Committee, comprised of community leaders and businessmen, including Tulane alumni, has been working with student leaders who are carrying out the program.

Crowd control plans include the use of specially trained student marshals to supplement uniformed policemen.

Funds realized through the program will be administered by the Committee on Expanding Educational Opportunity, whose chairman is Dr. David R. Deener, provost of the university and dean of its Graduate School.

—Photo by The Times-Picayune.

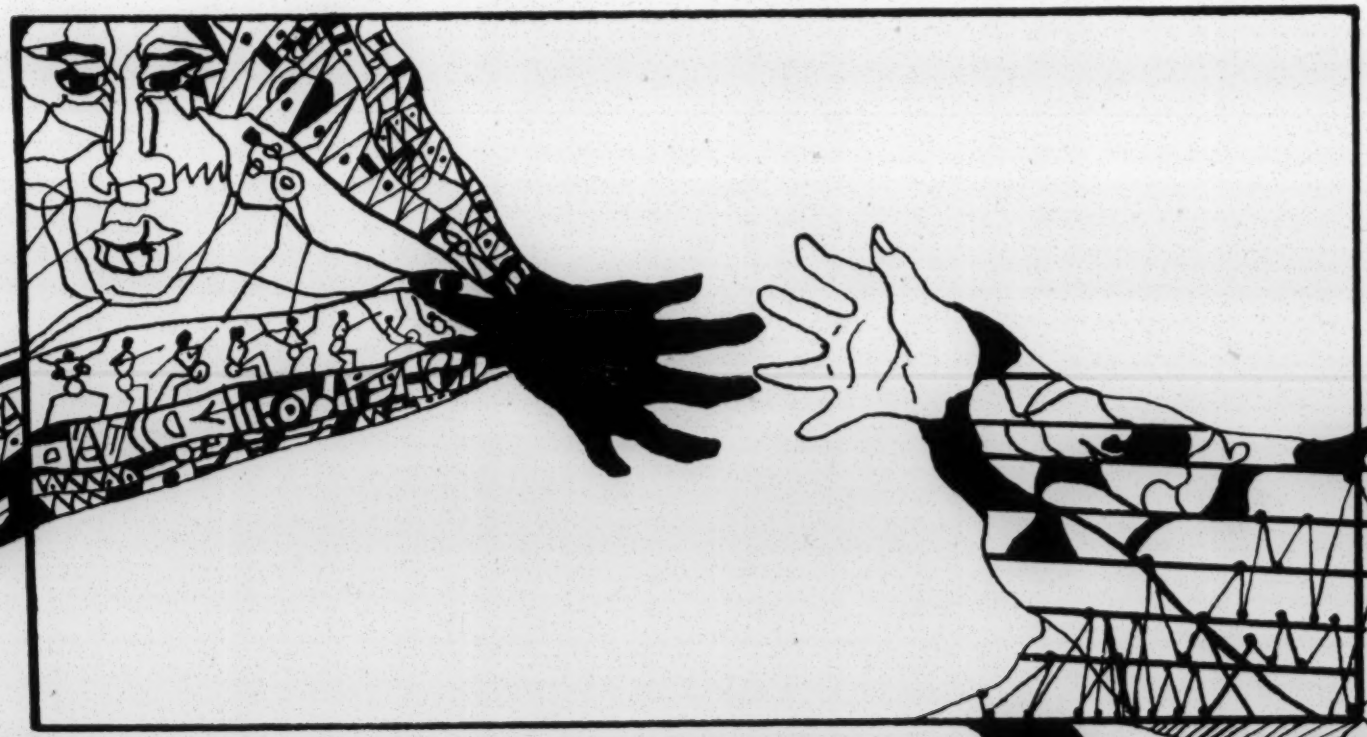
CELEBRATING THEIR 50th wedding anniversary Sunday are Mr. and Mrs. Varice S. Henry, 8531 Cohn St. A retired New Orleans public school teacher, Henry and his wife have six children, 21 grandchildren and two great-grandchildren. He is 70. She is 68. Henry's parents, both 90, helped celebrate the occasion.

SCHOOLS WILL OPEN IN PHILADELPHI

PHILADELPHIA (AP)—C Raymond P. Shafer annou Sunday that classes for the 290,000 public school c would begin Tuesday—fi behind schedule.

Philadelphia's 270 schools were schedu last Thursday bu closed by a contr tween the Boa and the Philad of Teachers.

THE HUMAN RELATIONS COMMITEE



ANNUAL REPORT 69-70

Something important is happening in Russell County, Virginia.....Something which trains men for jobs and builds houses for people.....

The resulting houses

(616 to 864 sq. ft.) are tailored to the needs of the individual family. They have two and three bedrooms, complete kitchen, bath, and utility room and may include a carport and a basement. The buyer may choose between brick face or drop siding exteriors and various dining room and kitchen arrangements. Interior walls may be drywall plasterboard or wood paneling. Floors may be hardwood or vinyl tile.

The cost to the family

depends upon how large a loan that family obtains from the Farmers Home Administration. And there are several model homes to choose from: The least expensive home is about $3,000; the largest costs approximately $6,000.

Average time from "sale" (FmHA loan approval) to moving-in day is four months—two months for loan processing and two months total construction time, including delays, site preparation, and scheduling.

RADC provides 2 additional services

Out-reach workers from RADC assist low income families in need of new homes to apply for FmHA loans covering building materials and land, wells, and septic tanks if necessary. The FmHA 502 rural housing loans are for 33 years and from 7¼% interest down to as low as 1% interest depending upon family size and income. Monthly payments range from $20 to $45 including land, water, and septic system. These workers also counsel the future home owners in such matters as taxes, insurance, home maintenance, landscaping, etc.

RADC also runs a basic education program for the trainees. Classes provide instruction in reading, and mathematics skills necessary for success as a carpenter.

During its first 10 months, the LISH Corporation chalked up the following record:

- 10 new houses and one fire hall completed
- 4 foundations, footers or basements constructed
- 6 houses repaired—four of these had rooms and baths added
- 8 office and community buildings renovated

The combination of LISH elements produces:

FULL TIME JOBS for men employed by the self-supporting LISH Corporation in the factory

TRAINING AND PLACEMENT of RADC trainees in full time construction jobs

NEW HOUSES for families now living in unlivable shacks.

The LISH model is adaptable because

- it takes little capital investment for plant or equipment
- it can be used in conjunction with many job training programs or a self-help housing program
- it can expand into the production of panels, cabinets, furniture for the general market, and become totally self-supporting.

Eight-foot sections are assembled, whatev

On site erection crews steady section for bo

(photos by Amber [illegible])

er the weather, in the LISH workshop.

lting in place.

Caution Signals

1.

THE BOARD OF DIRECTORS, besides meeting Green Amendment requirements if **OEO** funds are involved, must consist of community people with technical skill who can and will assist the program with legal advice and assistance, planning, engineering, and architectural help, real estate and management experience.

2.

THE MARKET must be large enough to support a reasonable rate of production in the factory. There must be a sufficient number of families in the area served able to qualify for loans, in this case Farmers Home Administration Section 502 (home ownership) and Section 504 (home repair) loans. There must be enough out-reach workers to contact these families and assist them in obtaining loans.

3.

A good **WORKING RELATIONSHIP WITH THE CREDIT SOURCE** is essential. If loans are held up for long periods of time or on the other hand come in large groups all at once, the production in the factory cannot be even, and on-site erection crews will not be steadily employed.

4.

CAREFUL SCHEDULING AND MANAGEMENT is necessary to keep all workers (on-site erection crews and factory carpenters) working at a steady rate.

5.

HOMES built with factory built panels **MUST HAVE APPROVAL FROM THE CREDIT SOURCE (FmHA)** as well as meet local building codes.

6.

There must be **INDUSTRY WITHIN REASONABLE COMMUTING DISTANCE** able to absorb graduates of the job training program.

LISH Inc. is a combination

of two complex programs, housing and job training. If the combination is to be successful, the programs must be considered separately and carefully. In the long run the LISH-type enterprise can be a strong factor in the economic development of a community.

For more information

concerning the LISH Corp. project, write to:

Low Income Sectional Housing Corp.
Lebanon, Va. 24266

Rural Housing Alliance
Dupont Circle Building
1346 Connecticut Avenue, N.W.
Washington, D.C. 20036

It is LISH Corp.

(Low Income Sectional Housing Corp.)

Set up as an independent nonprofit organization with the assistance and encouragement of the Russell Area Development Corporation (RADC), the local community action program, LISH operates a "factory" producing sectional panels for houses put up by men in an RADC job training program for low income home buyers in Russell County.

Here's how it works.

The LISH factory, located in the basement of a local business, is operated by five carpenters on a full time basis. Panel sections, primarily 8′ x 12′, used for walls and 4′ x 12′ for ceilings and floors, are built on an assembly line. They are framed on a table, fitted with window and door frames,

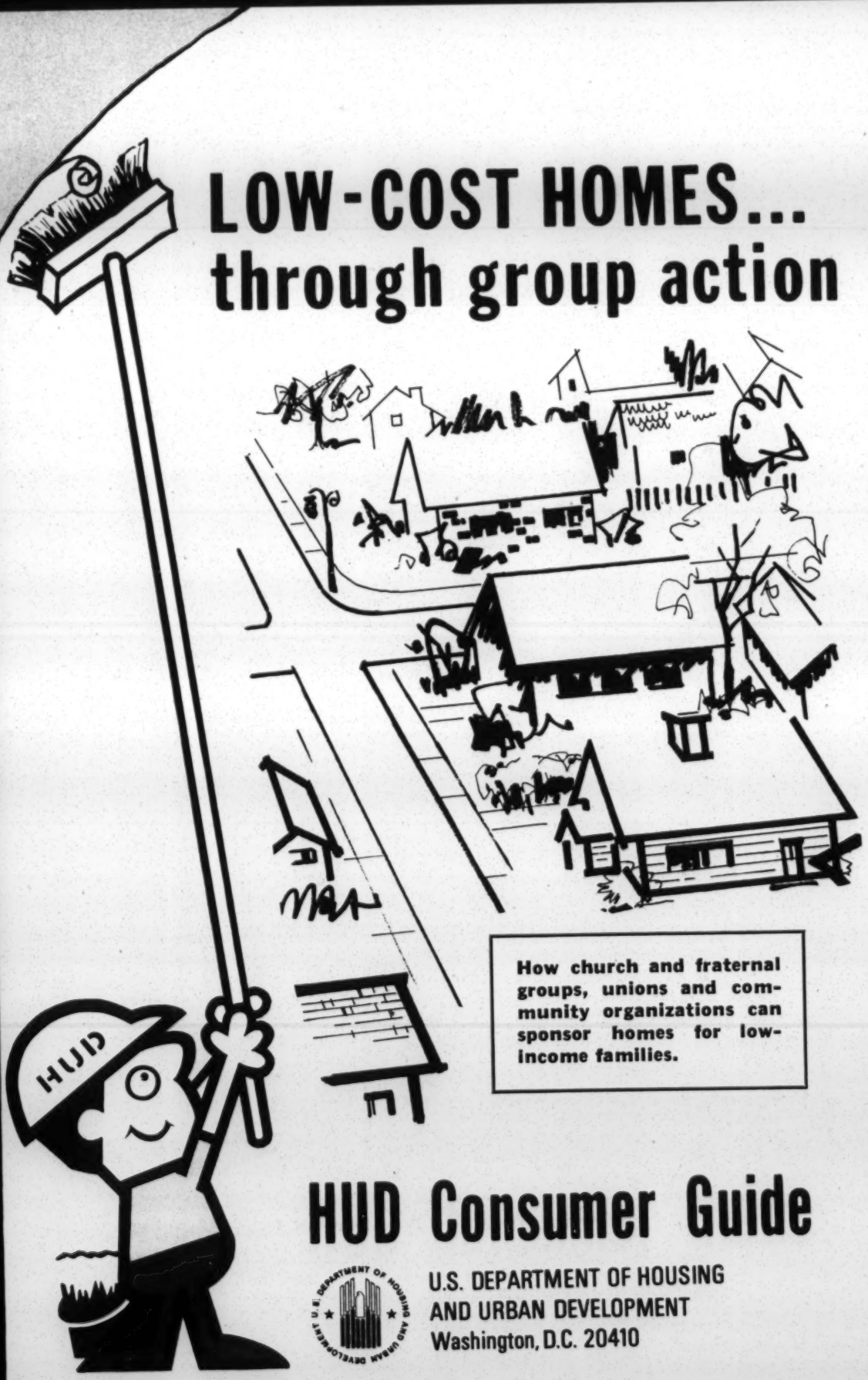
Panels are laid out on a table.

insulated, wired, and finished on the inside. Kitchen cabinets are also produced in the shop. The panels and cabinets are sold to families buying or repairing homes with Farmers Home Administration (FmHA) loans. The price of the items includes the labor. The production rate is panels enough for five houses per month in accordance with the current demand and crews available for on site construction. Production could go up if demand required. The equipment used in the production of the panels and cabinets was turned over to LISH with the dissolution of a job training program for welfare fathers. It is valued at approximately $2,000. Surplus government vehicles are used to transport panels to the construction site.

The RADC training program

is funded by the Office of Economic Opportunity. The program employs 15-20 hard core unemployed men to work in crews of five per supervisor. The trainees are in the program for up to a year until basic carpenter's training has been completed and they are placed in jobs in the construction industry. The crews prepare the home site, dig the basements, pour the foundation, erect the panels, and finish the houses. Panels are numbered in the factory and put up on site according to a chart also prepared in the factory. It takes about two days to raise the panels for a LISH Corp. house and another day or two to roof it. Finishing the interior and floors takes one to three weeks. The home buyer does not pay for this labor.

LOW-COST HOMES... through group action



How church and fraternal groups, unions and community organizations can sponsor homes for low-income families.

HUD Consumer Guide

U.S. DEPARTMENT OF HOUSING
AND URBAN DEVELOPMENT
Washington, D.C. 20410

LOW COST HOMES . . .
through group action

Churches, fraternal and community groups, and labor unions have a successful history of providing homes for their elderly, the handicapped and orphans. Because of this experience, and a commitment to the welfare of their communities, they are uniquely qualified to respond to one of the Nation's most pressing problems—providing homes for low-income families at rents they can afford.

Over the past few years the direction of Federal housing policies has shifted to a greater reliance on the private sector, and emphasizes preserving and rehabilitating the existing supply of housing. Recognizing this shift, Congress has shaped housing programs that require direct involvement of private individuals in the community who plan and build housing for low-income people. The Federal Government provides financial and technical assistance that helps insure the success of such ventures.

Some of the programs are new, and perhaps not well understood by the groups that could make the best use of them.

This guide describes the ways that churches, fraternal and community groups, and labor unions (nonprofit organizations) can, with help from the Department of Housing and Urban Development, become the catalytic force that gets decent housing for the low-income families of their communities.

Low Cost Housing

Who Are the People Who Need Low-Cost Homes?

Seven million American families are living today in substandard dwellings, most of them in slum neighborhoods. They desperately need decent homes they can afford. Many of these families live in your town.

—or your club,

—Some of them belong to your church,

—or your union.

you can help them.

By combining your efforts with those of the members of your church, club or union, you can, with the assistance of HUD, get suitable housing built or rehabilitated for the low-income families of your community.

why should you get involved?

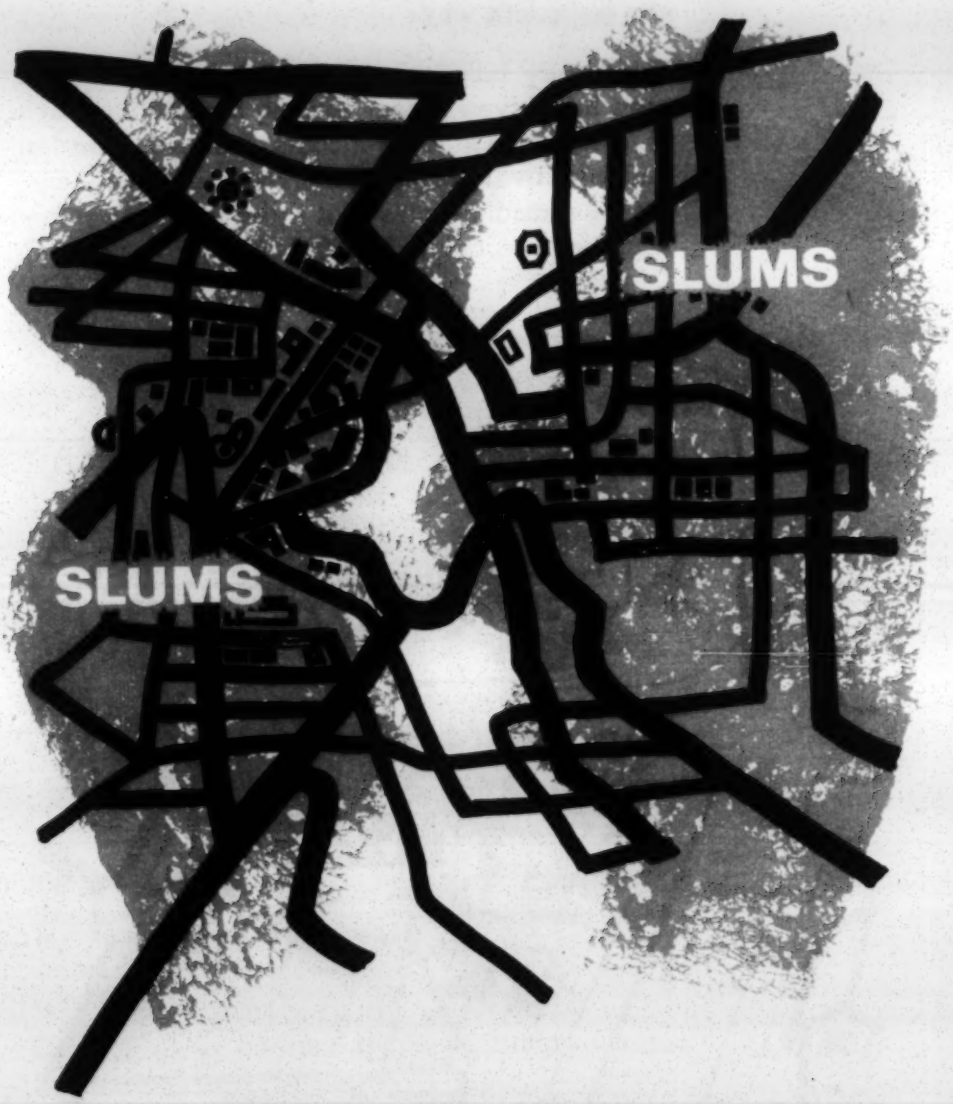
Slums and blight are like a cancer that lives and grows in your town. It saps the spirit of the people, breeds crime, disease, illegitimacy, and poverty. It drains your city's revenues into high welfare expenses and police costs. It places an unmanageable burden on your public school system. It drives many families into better neighborhoods. It is a constant threat to every part of the community and all of the families who live and work there.

There may be more immediate reasons why your organization should sponsor low-cost housing.

- **Your church** may be in a neighborhood undergoing substantial changes in ethnic or racial or economic composition. If your members can't find decent homes they can afford in the area, they will move away. It's good business to preserve your neighborhood as a place for your church members to live.

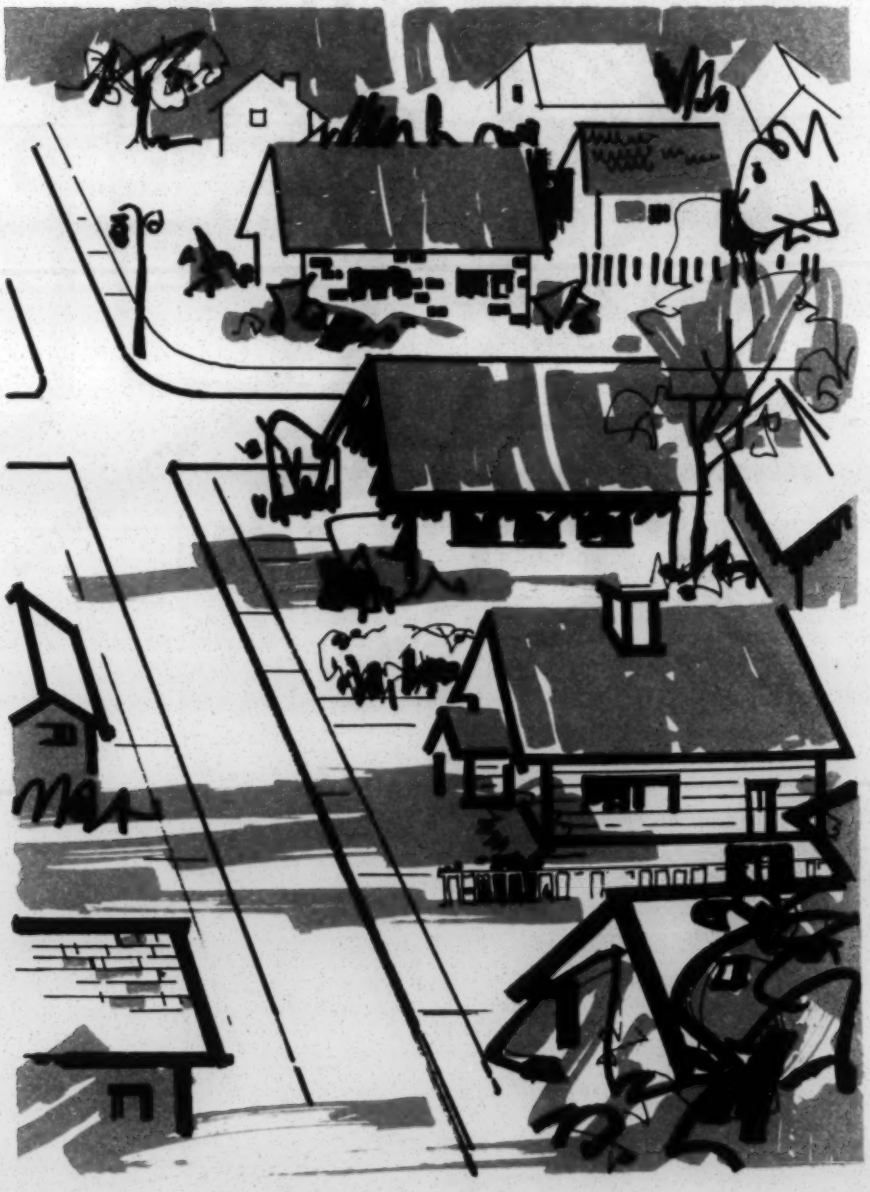
- **Your club** will become a positive force in community affairs by helping to build housing. In the process of sponsoring a housing project, your members will be directly involved in local activities, bringing new faces and ideas into community organizations, local financial groups, and to City Hall.

- **Your community** has a responsibility, shared by all of its organizations and people, to provide homes for its elderly residents that fit their limited retirement incomes. Making homes available to them benefits those senior citizens and their families.


SLUMS
SLUMS

the nonprofit way

The steady inflation of land, labor and material costs has driven decent housing beyond the reach of the Nation's lower-income families. Housing built by private **profitmaking** methods simply cannot be rented at rates that these families—many with incomes below $3,500 a year—can pay.



Congress has enacted a number of programs to help build housing for low-income families.

what can be done?

The first step toward ridding your community of slums is to provide decent housing for the people who live there. . . .

Often this can be done by rehabilitating existing houses and neighborhoods.

Sometimes hopelessly decayed blocks must be cleared and replaced with new housing.

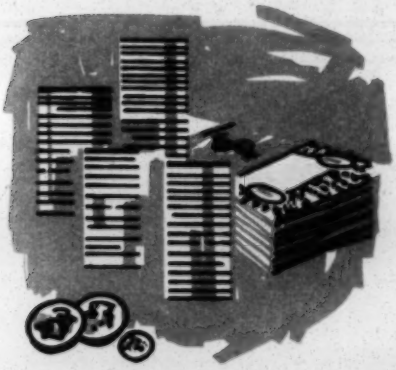
And the total supply of housing can be increased by building new developments on vacant land.

But in any case, the housing provided must be priced within the means of the people in the neighborhood.

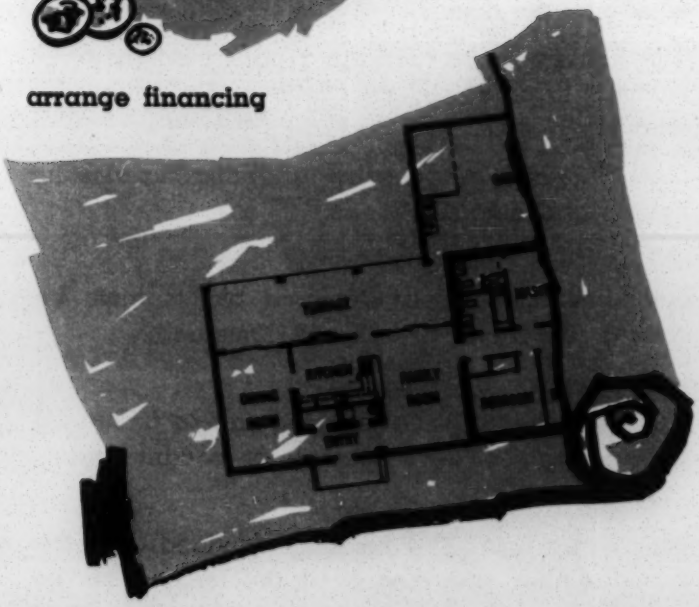
what must be done?

People who need homes can't build apartment buildings or housing developments by themselves. Before they get homes to live in, someone must:

buy property



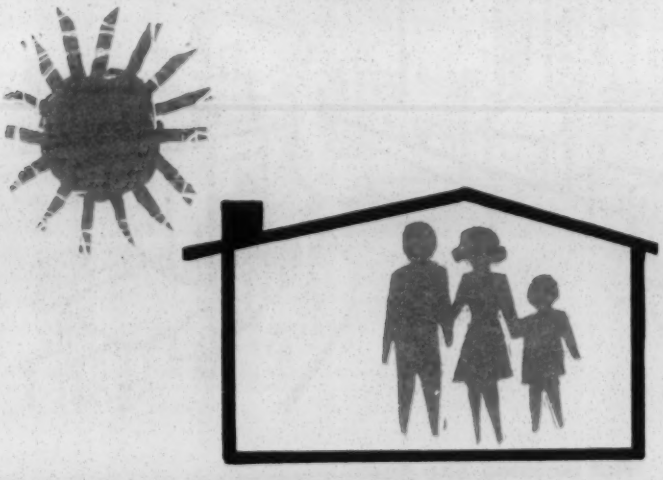
arrange financing



design buildings

see about building permits, and zoning, and housing codes,

get homes built



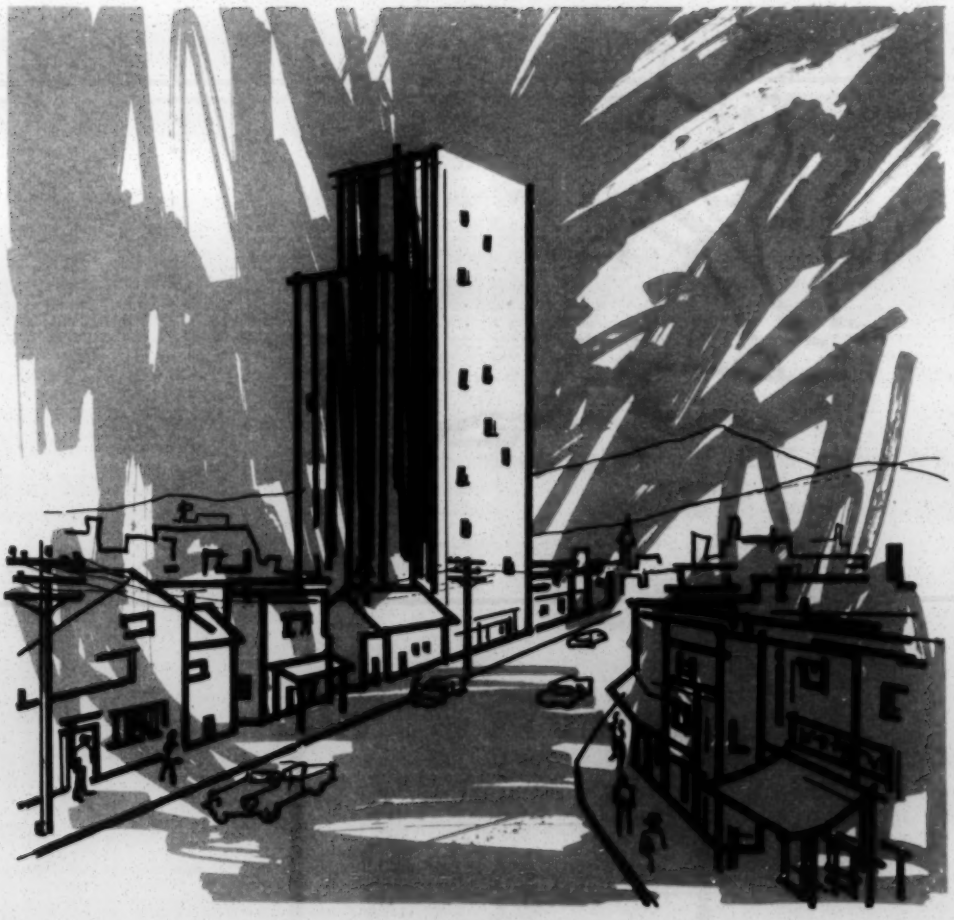
and manage property after it is occupied.

267-320 O - 67 - 2

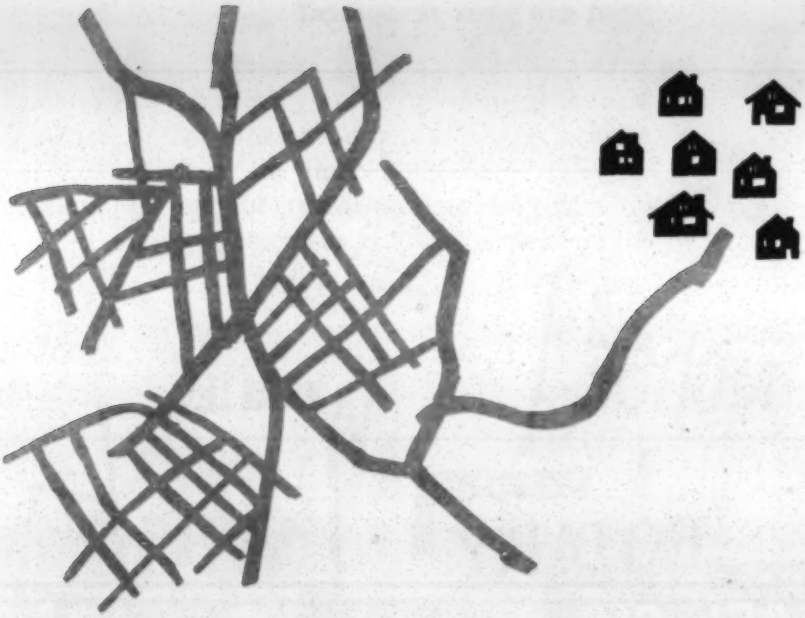
who will do the job?

THIS IS WHERE YOU AND OTHER MEMBERS OF LOCAL NONPROFIT ORGANIZATIONS ENTER THE PICTURE

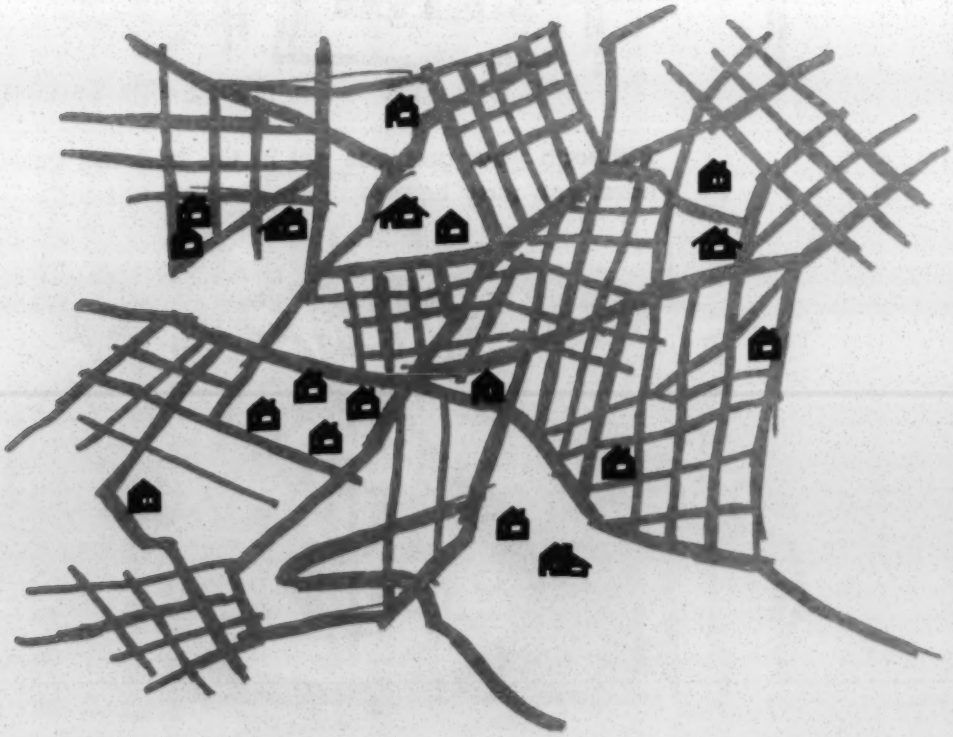
All of these things can be done best by people who live nearby, who will see that new housing and the people who live in it become part of the whole fabric of the community.



Not isolated like this:



or isolated like this:



but woven into the community like this:

what are your resources?

Most of you already know how to get things done. Most of you already participate in the activities of your community. And the stability of your organization can guarantee a long-term interest by a responsible group in a housing project.

Although your group is not in the building business, you may have valuable experience in:

raising money

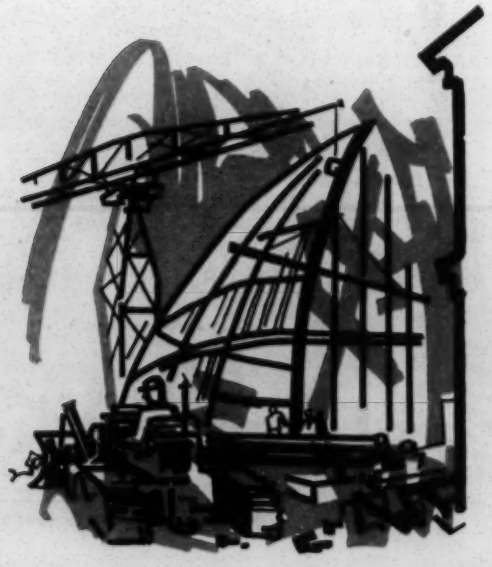
mobilizing the community for action

working with people

working with City Hall

working together

managing property and money



building churches, or lodge halls,

you will need lots of help

The Department of Housing and Urban Development will give significant financial and technical help to local private, nonprofit groups who wish to provide homes for the elderly, the handicapped, and the disadvantaged people of their community. **These are not programs of the future. They are available now, if you and your organization put them to work.**

Community Leadership (nonprofit sponsors) + HUD Programs = New Homes for Your Neighbors Who Need Them.

sponsorship works—here's how

Three case histories show how some private groups use HUD programs to sponsor housing projects. The methods used may be adaptable to your community.

CWA Plaza, Nashville, Tenn.

SPONSOR:	**Communications Workers of America, Nashville, Tenn., local.**
NONPROFIT CORPORATION:	**CWA Apartments, Inc., organized among union members in May 1962**
FINANCING:	**Working Capital—borrowed from the union's national organization.** **Mortgage—$2,051,800 borrowed from the Guaranty Mortgage Co. of Nashville (total project cost) at 3⅛ percent interest. Mortgage insured by HUD.**

PROJECT DEVELOPMENT TIME: **Construction began March 1964; first tenants moved into project in December the same year.**

RENTS: **Apartments average $75 per month.**

PROJECT MANAGEMENT: **The corporation hires a Nashville real estate management firm to operate the housing.**

The union decided to sponsor new housing when many of its members were displaced from their homes by the East Nashville Urban Renewal Project. The 166 garden-type apartments are available to any qualified tenant, whether or not they are members of the union.

Wheat Street Gardens, Atlanta, Ga.

SPONSOR: **Wheat Street Baptist Church.**

NONPROFIT CORPORATION: **Wheat Street Gardens, Inc., formed by 20 members of the church on Dec. 21, 1961.**

FINANCING: **Working Capital—$450,000 borrowed from the Atlanta Life Insurance Co.**

Mortgage—$2,975,000 (total project cost) borrowed from Citizens Trust Co. of Georgia at 3 percent interest. Mortgage insured by HUD.

PROJECT DEVELOPMENT TIME: **Construction began May 26, 1963; project was completed in August 1964.**

RENTS: **Two-bedroom apartments rent for $69.50 and $72.50 a month.**

PROJECT MANAGEMENT: **A management staff is hired by the corporation and works under the direct supervision of Rev. William Holmes Borders of the Wheat Street Baptist Church. The membership takes an active interest in maintaining the project as an asset to the community.**

When a slum clearance project depleted the already scarce supply of housing for Negroes in Atlanta, the Urban League persuaded the Wheat Street Baptist Church to sponsor a housing development. The project is on a 22-acre tract in the Butler Street Renewal Area. The construction contract to Jett, Banks, & Russell was the largest ever held by a Negro firm in Georgia. The church is now planning an additional 144 units for the project.

Belvidere Project, Cleveland, Ohio

SPONSOR: **Council of Churches of Christ of Greater Cleveland and Hope, Inc. ("Housing Our People Economically")**

NONPROFIT CORPORATION: **Belvidere Project, Inc.**

FINANCING: **Working Capital—donated by individuals, groups and corporations.**

Mortgage—$176,000 borrowed from the Women's Federal Savings and Loan Association of Cleveland at 5½ percent interest (100 percent of cost of rehabilitating 2 buildings). Mortgage insured by HUD.

	Rent Supplement Contract—HUD reserved funds to supplement tenant's rent: tenant pays ¼ of his income toward the rent: HUD pays the balance to the corporation.
PROJECT DEVELOPMENT TIME:	**Construction loan received in September 1966, project completed June 1967.**
RENTS:	**Efficiency and one- and two-bedroom apartments rent for $80 to $107.25 a month.**
PROJECT MANAGEMENT:	**A local real estate firm manages the property for the corporation.**

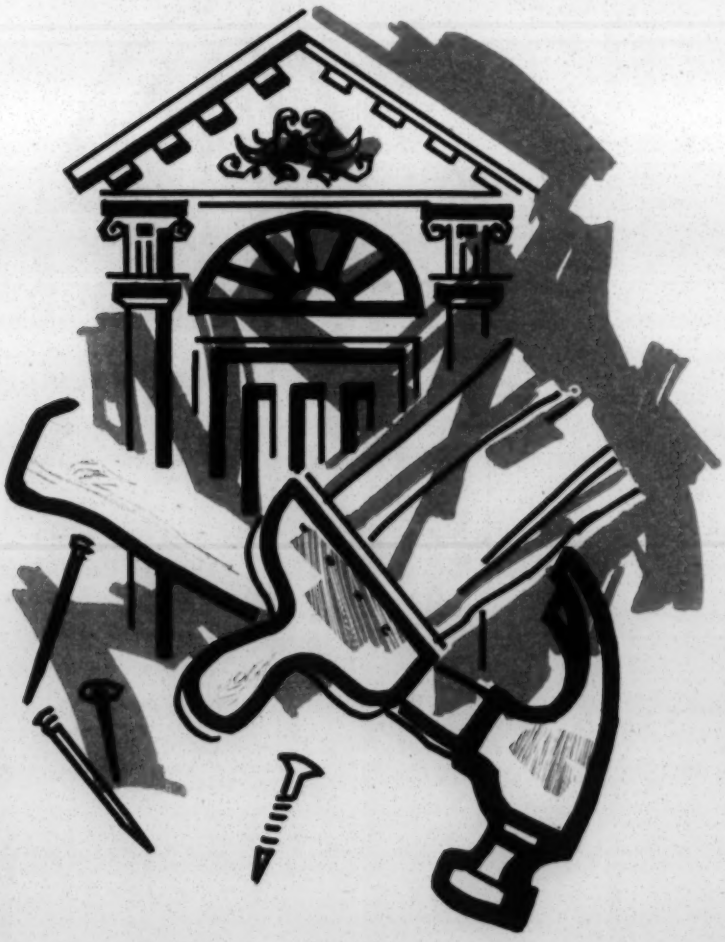
Two dilapidated buildings in Cleveland's Hough area—a slum neighborhood—were completely rehabilitated. Twenty-two dwelling units have been reclaimed that can be rented at rates considerably lower than comparable apartments in the city. With the help of OEO, the sponsor is carrying out a program of human renewal to accompany the physical renewal of the buildings. The basement has been converted into a community room for tenants' use, and occupants are being instructed in home maintenance and minor repairs.

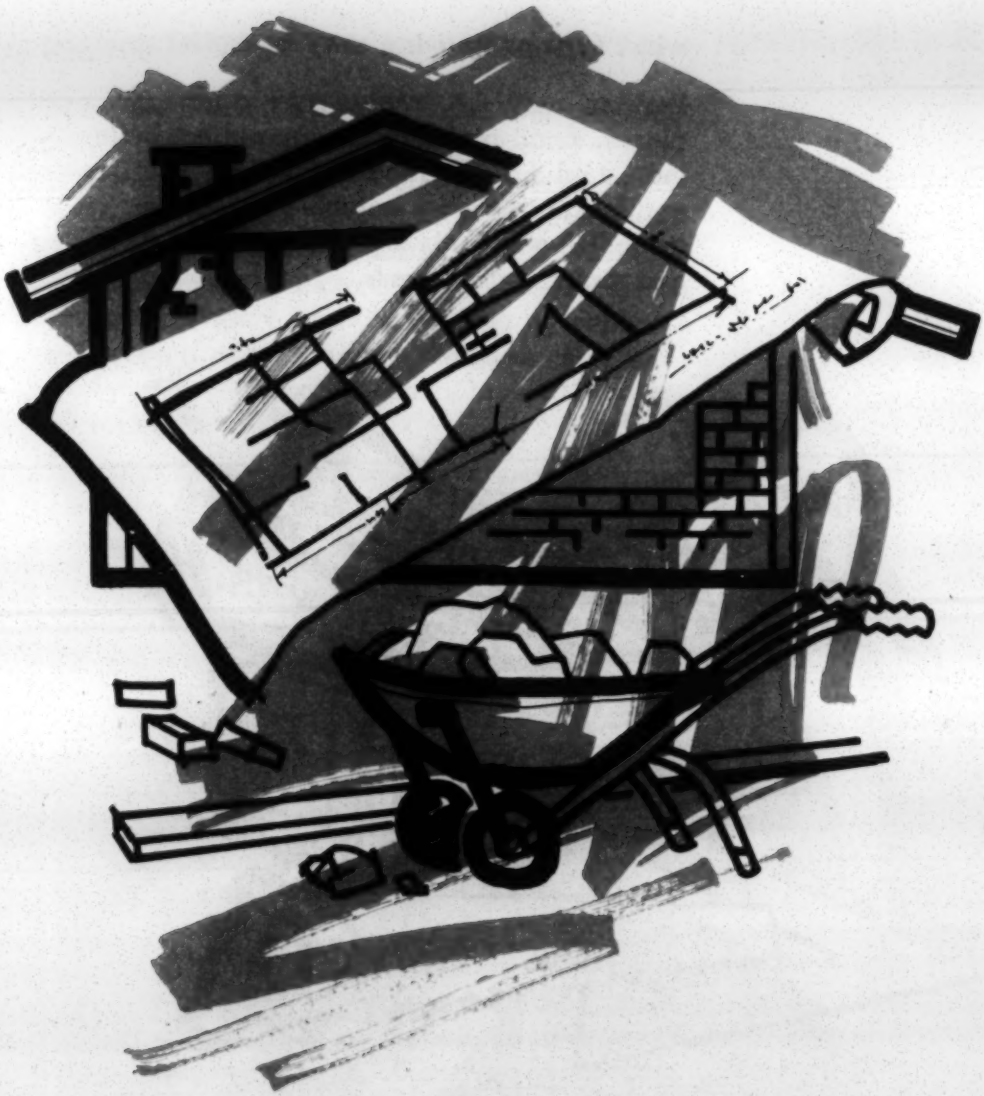
HUD programs for nonprofit sponsored housing

HUD has a number of programs to help foundations, unions, churches, corporations, private nonprofit organizations, associations, and universities provide housing for low-income families. They are called "221(d)(3)" programs, because they are contained in Section 221(d)(3) of the National Housing Act.

The key feature of all of these programs is insurance of long-term mortgages so that sponsors can borrow money to build or rehabilitate housing. This mortgage insurance, usually for the total cost of the project, makes it easier to obtain financing for large projects that may be located in areas which private lenders do not consider prime investment locations, such as urban renewal areas and slums and ghettos.

In most cases, interest charged on these loans is very low—3 percent—so that rents can be reduced well below normal levels. Under some programs, sponsors may sell homes to low-income families at very low cost and with little down payment.



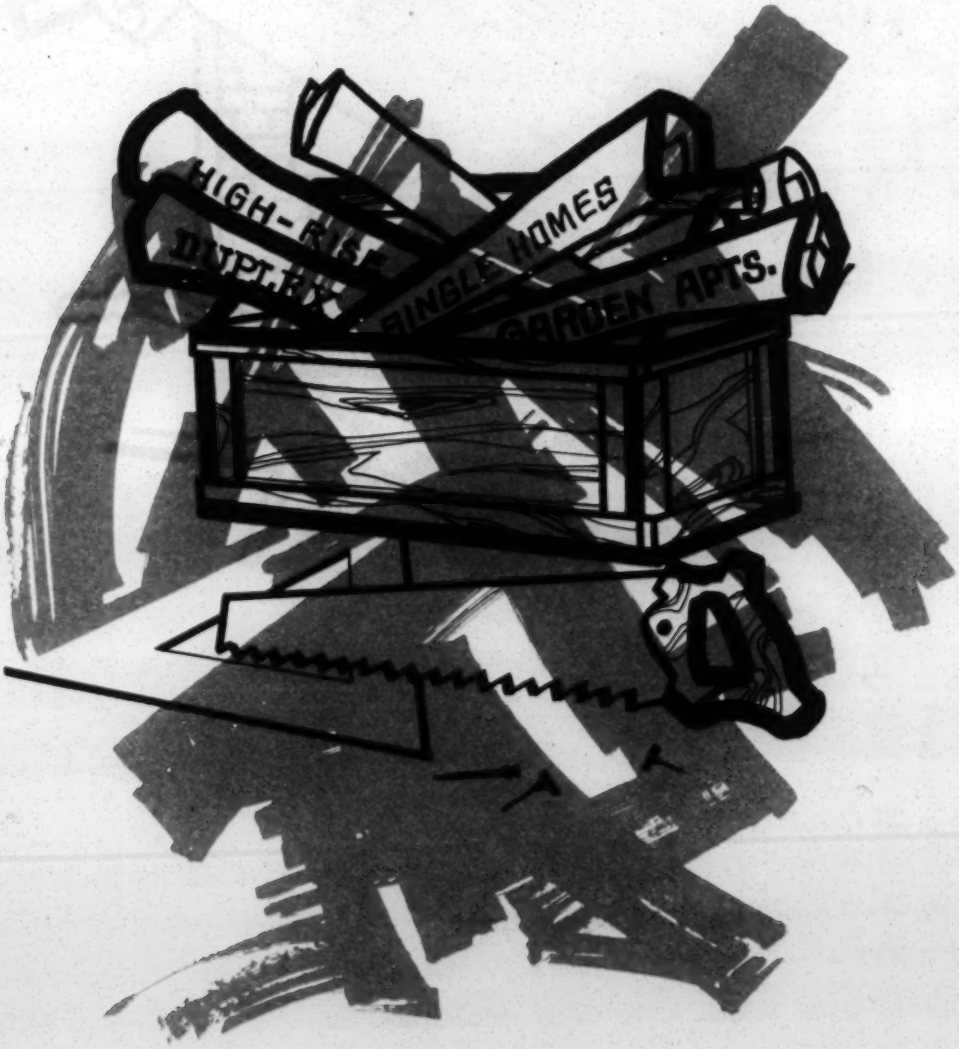


who may build housing under these programs?

Organizations which have been established for purposes other than gain or profit for themselves, or persons identified with them, can participate in these programs. They must have a history of stability, and demonstrate the capacity to maintain a long-term responsibility for a major project.

what type of housing may be built?

Projects may be garden-type apartments, duplexes, small and high-rise apartment buildings, individual homes, rehabilitated existing houses and buildings, or any suitable combination. It must meet FHA standards and conform to local housing and zoning requirements.



who can live there?

Under the "below market interest rate program" (3 percent), tenants' income can't exceed a maximum established by FHA.

Under the "market interest rate program" (currently around 6 percent), there are no financial income limitations for tenants. Experience has shown that such developments are particularly attractive to moderate-income tenants, because rents must be higher than those for homes built with below-market interest rate loans.

To qualify for rent supplements a tenant's income must be within the limits set for eligibility for admittance to Federal public housing in the area.

how are rents set?

Rents must produce enough income to pay all operating expenses, taxes and mortgage payments, and establish a reserve fund to replace worn-out equipment and other items that must be purchased periodically. They must be low enough that low- and moderate-income families can pay them.

Many low-cost housing projects have been sponsored by nonprofit groups around the country and are operating successfully. Some examples are:

Kate Maremont Foundation, Chicago, Ill.
National Council of Negro Women, Inc., Washington, D.C.
Philander Smith College, Little Rock, Ark.
Cumberland Courts, North Carolina.

Publications that explain HUD programs for nonprofit sponsored homes may be obtained by writing to the Department of Housing and Urban Development, Office of Consumer Relations, Washington, D.C. 20410.

U.S. GOVERNMENT PRINTING OFFICE : 1967 O—267-320

This report by Jack McDonald, Office of Evaluation, is a summary of an investigation of student attitudes by two Peace Corps interviewers who visited nine college campuses. It is not a systematic, unbiased sampling but simply an in-depth informal survey of a cross-section of colleges. The report adds anecdotal substance to the structure provided by the more formal polls of Louis Harris and Associates Inc., College Seniors and the Peace Corps (January 1968), and A Study of Seniors in Predominantly Negro Colleges and Their Attitudes Toward Peace Corps (April 1968).

Purpose and Method

In December, 1967, two Peace Corps/Washington interviewers visited nine U.S. college campuses to conduct an informal investigation of current student attitudes, particularly as they relate to the Peace Corps. The sample of campuses (Knox College, Yale University, University of Mississippi, University of California at Riverside, University of Wisconsin, Stanford University, University of Chicago, Iona College and Indiana University) included both large and small schools, public and private, "progressive" and "traditional," high Volunteer producers and low, and schools in each of the major geographical sections of the country.

One interviewer visited three campuses, the other interviewer, six. Both spent two to three days on each campus seeking out and interviewing students and faculty who were identified either as influential and articulate or as "having their fingers on the pulse of campus thinking." In addition, the interviewers participated in numerous group "bull sessions" in student unions, lounges, commons, coffee hangouts, living groups, in which the participants often changed continually as students drifted into the group and then away.* Thus a fairly sizeable cross-section of students was seen. The interviewers also attended a number of formal and informal campus events that coincided with the visits--a peace vigil, a question and answer session with a Dow Chemical Corporation recruiter, a student debate on the draft, etc.

(It should be noted that the interviews took place before the occurence of a number of significant historical events that could be expected to affect student attitudes, such as President Johnson's announcement of non-candidacy, the partial bombing halt in Vietnam and beginning steps toward negotiations and the assassination of Martin Luther King.)

---

*As students came and went, they were not always aware that the interviewers were Peace Corps Representatives. The dialog did not appear to be materially different whether the Peace Corps identification was made or not.

Conclusions

These are the general conclusions from the interviewers' reports:

1. Many student "activists" tend to view the Peace Corps either with hostility because they feel it is "part of a corrupt U.S. foreign policy," or with indifference because they feel it is "irrelevant alongside more crucial issues" such as war and peace, race relations and poverty. The influence of the activists is seen as growing on the campuses.

2. "Non-activist" students may agree with some of the activists' views but feel less hostility toward the Peace Corps and less compunction to demonstrate their beliefs. They are generally more receptive to the Peace Corps as a personal option.

3. There is a good deal of indifference toward the Peace Corps among students and faculty members and little specific knowledge of the agency or its objectives.

4. Few students have substantive criticisms of the Peace Corps. When they view it negatively, it is almost always in the context of total U.S. foreign policy or because it is associated with the Federal Government and "the establishment."

5. When questioned about options after graduation, students mentioned most frequently graduate school, starting a career, marriage, the draft, and, rarely, the Peace Corps and VISTA. Some students saw the Peace Corps as an option to delay or avoid the draft, but more felt the draft to be an inevitability and were reluctant to delay personal plans for four or more years--two in the Peace Corps followed by two or more years in military service.

6. Along with a trend toward activism among students, some interviewees also see a growing sense of fatalism in the face of uncontrollable events. To the more fatalistic, the Peace Corps may appeal as a way of "opting out."

7. Many students and faculty members believe the "activists" are often the brightest students and the best potential Volunteers, but that they are not being attracted to the Peace Corps.

8. Faculty members on a number of campuses are seen as important influencers of student opinion, but most faculty are uninterested in the Peace Corps.

9. RPCVs on all but one campus are unorganized, have a preference for anonymity, and have little positive influence on student attitudes toward the Peace Corps.

10. Students and faculty have few concrete suggestions as to how the Peace Corps should change or be made more appealing to students.

Campus Groups and Moods

On all but one of the campuses,* the interviewers were able to identify the existence of a small, but vocal, articulate and apparently growing minority of student activists or radicals who are believed to have an increasing influence on student thinking. The size of this group is variously estimated between 2 and 10 percent of the student body. It should be distinguished from a much smaller group of students on most campuses who might be called nihilists or anarchists, and who are dedicated to the destruction of the present order of things and oppose all restraints. The difference is that the activists are influential; the nihilists are not.

---

* The exception is the University of Mississippi where protest and dissent are decidedly unfashionable and where most students have a strong career orientation.

The activists are seen as rebelling against the standards and values of the present generation. They seek a restructuring of society, occasionally by violent means but most often peacefully. They are strongly opposed to the war. They are distrustful or hostile toward the Federal Government, President Johnson, the "establishment," the status quo. They tend to view the Peace Corps either with hostility because it "is the icing on the rotten cake of American imperialism," as a Knox student said, or with indifference because they believe it is irrelevant alongside more crucial concerns--war and peace, poverty and affluence, race relations. (Said one dean of students, "If students are going to work for peace, as the Peace Corps implies, the relevant way is to stop the war in Vietnam, not help some underdeveloped country.")

Many of the activists see the Peace Corps very much in the context of the federal establishment and U.S. foreign policy. "The idea of the Peace Corps is noble as hell, but it's still a part of U.S. foreign policy, and U.S. foreign policy stinks," said a University of California/Riverside student (who wore a sweatshirt on which was lettered "Johnson's war makes America puke").

A number of students in this group said they felt any constructive contribution a Peace Corps Volunteer might make overseas is dwarfed by the magnitude of the destruction in Vietnam. "After all," said one Yale student, "I know and the Thais know that American planes are bombing Vietnam in order to secure our sphere of interest in Asia. What significance does the Peace Corps have alongside of that hard reality? How does teaching English to children or working with villagers stack up against our defense budget and our bombs?"

Several students said the mere fact that the Peace Corps is a federal agency was enough to rule it out as an option for them. (One student said he turned down a job in the post office during the Christmas vacation, although he needed the money, for the sole reason that it is operated by the Federal Government.)

The activists usually enjoy status on campus. At Yale, for example, many of the 350 signers of a published statement of refusal to serve in the Army "as long as the U.S. is engaged in a war in Vietnam," were considered activists and also were seen as the standout members of the junior and senior classes and as campus leaders in terms of grades, participation in student activities, respect of their peers, and prestige.

Most students and faculty believe the activists are growing in campus influence for these reasons: they are the most vocal; they command the headlines; as their numbers grow, dissent is seen more and more as an "in" campus activity; the activists often control the organs of student expression--campus newspaper, literary magazine, etc.; the activists have shown on a number of campuses that they can get results, particularly in changing campus policies and regulations, that they can "buck the administration and win." As many as 25 percent of the student bodies were described as "sympathizers" with the views and objectives of the activists or as "sometimes activists."

The "non-activists," who are the majority on each campus, were variously described as "apathetic," "apolitical," "confused or ambivalent about such issues as the war," or "more concerned with their personal world on the campus"--grades, athletics, social affairs, fraternities and sororities. Many of these students when questioned appear to share some of the views of the activists toward Vietnam, LBJ, the draft, the Peace Corps, etc., but are less hostile toward the Peace Corps and feel less compelled than the activists to do something personally: demonstrate, organize, picket, refuse draft induction. (Many, of course, are pro-U.S. foreign policy and pro-Peace Corps). Members of this quieter, more conforming majority were more likely than the activists to consider the Peace Corps as a personal option.

Specific Attitudes Toward the Peace Corps

Most students--activists, non-activists, radicals, conservatives, moderates, nihilists--appeared to the interviewers to have only a scanty knowledge of the Peace Corps and its objectives. When the words are mentioned many apparently think vaguely of President Kennedy, humanitarianism, mud huts, without being very clear on the specifics. Even members of the University of Wisconsin Association of Student Affairs who help set up Peace Corps booths for recruiting knew little about the Peace Corps and their interest in it was tepid. The subject of the Peace Corps apparently arises spontaneously in campus conversations very rarely except in the context of an option to avoid or delay the draft.

The interviewers heard little substantive criticism of the Peace Corps itself either from activists or non-activists. When the agency was viewed negatively it was almost always in the context of total U.S. foreign policy or because students associated it with the Federal Government, the President, "the establishment." Interestingly, when the idea was posed of an international Peace Corps operated by students of many nations and disassociated from any government, it almost always met with favorable comment, even from critics of the Peace Corps.

Positive and negative comments about the Peace Corps were about evenly balanced in frequency among activists. Positive responses were more frequent than negative ones among non-activists and campus moderates. Some of the most common favorable statements were variations of the following:

"The Peace Corps is helping countries on a meaningful level--the local or village level. It is people-to-people instead of government-to-government."

"The Peace Corps is challenging to the individual."

"The Peace Corps offers a great opportunity to learn a language, live abroad and travel."

"The Peace Corps is teaching--and education and understanding are the keys to brotherhood and peace."

"The Peace Corps offers the individual a good deal of working freedom. There isn't much regimentation overseas." (By the same token, one of the most frequently heard negative responses was that Volunteers have no freedom to speak out and dissent.)

"The Peace Corps is sharing American knowledge and skills with other people."

"The Peace Corps has kept itself 'clean' politically. It has not been perverted by the CIA."

Some of the most frequent criticisms, expressed usually by the activists, were these:

"Dissent is not possible in the Peace Corps, on Vietnam or any other issue."

"The Peace Corps is guilty of cultural imperialism."

"Peace Corps Volunteers are being used--they're the nice, clean-cut Americans who show that all Americans are not engaged in dropping napalm on Vietnam."

"The Peace Corps has gotten too bureaucratic."

"The Peace Corps helps perpetuate the host government in power no matter how corrupt or unresponsive to the people the government may be."

"Peace Corps assignments are haphazard and often there is a great waste of manpower."

"The Peace Corps is trying to sell America."

More frequent than either positive or negative responses, however, was indifference or "neutrality" toward the Peace Corps. "I think the Peace Corps has a neutral image on our campus," said the University of California/Riverside dean of students. There was a strong positive image with Kennedy and Shriver, but they're both gone. Students dislike Johnson and they don't know much about Jack Vaughn. "It seems to me you

people really have to do a selling job. You've got a good product, but you're not putting it across." The interviewer's report from Indiana University said: "Where does the Peace Corps stand on a list of the things that are on students' minds? Nowhere."

Options After Graduation

When questioned about options after graduation, students mentioned most frequently graduate school, starting a career, marriage, the Peace Corps or VISTA (rarely), and the draft, which is regarded by most men as an inevitability. While some students talked about the Peace Corps as an option to avoid or delay the draft, more felt it would be two years on top of an additional two or three years in the military, which taken together would constitute a major delay of personal plans. Although students generally put a higher priority on solving American problems, particularly in the cities, than on helping underdeveloped countries, VISTA was mentioned as an option less frequently than the Peace Corps. Many students interviewed tended to doubt the new Selective Service policy as it applies to graduate students; they felt graduate students would not be drafted because it would not be in the long-term national interest.

When discussing options, students and faculty on several campuses spoke of conflicting cross currents in student attitudes. On the one hand they saw a trend toward activism and attempts to change everything from campus regulations to U.S. foreign policy. On the other hand, some interviewees saw a growing feeling of helplessness among students. "The war has demoralized students," said an English professor at Knox. "It has encouraged a feeling fatalism. I find that students are withdrawing from all sorts of service activities and are less interested in service-oriented careers like teaching or social work." The dean of students on the same campus said: "The inevitability of the draft is contributing to a new hedonism among young people.

Youth is increasingly turning inward and coming to believe that the highest good is self-fulfillment and that the individual must fulfill himself against the wishes of the older generation and the status quo." At Yale (where the subject of drugs was brought up by students more often than any other subject except Vietnam) the interviewer's report had this to say: "Many students are concerned because they are unsure about the war, have no sense of a remedy at hand; they're left instead with a feeling of impotence. Demonstrating either makes no dent in policy, or they're against the demonstrations and the demonstrators, but not necessarily for the President's policy. What to do? Join the Peace Corps? Their reply, often with a friendly smile: 'Aw come on, you're not serious.' That is, they may join the Peace Corps, but almost as a way of opting out--out of the draft, out of engagement with the issues. . ."

Who Does the Peace Corps Appeal To?

Many students and faculty members interviewed felt that the student "activists" and "activist sympathizers" would make the best Volunteers because they are aware, innovative, idealistic, often good organizers and skilled in human relations. Almost invariably, however, these same people felt such students were not being attracted to the Peace Corps. Some representative excerpts from the reports:

University of Chicago: "It was the impression of the faculty (and they thought of their students as well) that the brightest, most political students (as well as their leaders) were not interested in the Peace Corps. That was for the apolitical students from religious schools and from the large state universities."

At student leader at University of California/ Riverside: "The people I know on campus who are really serious about going into the Peace Corps are the conformists who pretty well accept the values of the establishment. They are the kinds of people who are basically out for themselves."

University of Mississippi: "The consistent answer to the question what kind of Ole Miss students are attracted to the Peace Corps went something like this: They are kind of lost. They certainly are not the 15 or 20 percent of the students who are most respected and admired by their fellow students."

Yale University: "Students took it for granted that the Peace Corps would have no trouble getting Volunteers this year. First, there is the draft, one boy explained. . . The other source [of Peace Corps recruits] consists of those who are apoliticised: do-gooders and idealists and adverturers who really have little political commitment. They probably will seek out the Peace Corps," says a faculty member.

Who Influences Student Attitudes?

The activists, as we have mentioned, are generally seen to be influential and persuasive on a wide range of subjects. The Peace Corps would be included in this range, but the interviewers saw no evidence that the activists have actively taken up the Peace Corps as a target for either brickbats or bouquets.

The interviewers' impressions were that nearly all students and faculty got whatever knowledge they had of the Peace Corps--usually vague--during the great wave of publicity that accompanied the agency's founding and earliest efforts. Insofar as interviewees were aware, their knowledge has not been greatly increased since then by the mass media or by letters or conversations with PCVs or RPCVs. Several students at Yale and the

University of Wisconsin mentioned seeing the letter to the editor in the New York Times from Volunteers in Latin America and dimly recalled newspaper stories of Volunteers being thrown out of Peru or Venezuela or Chile for speaking out against the war. From these sources they concluded that the Peace Corps does not tolerate dissent. A few students on other campuses said they were favorably impressed by an article about the Peace Corps in the Readers' Digest, but none remembered the author or much about the article. Several University of Mississippi students said they had read editorials in Mississippi newspapers attacking the Peace Corps as a "wild-eyed foreign aid scheme." But most students were unable to recall or cite examples from the mass media that might have influenced their views toward the Peace Corps.

Except for isolated individuals, (notably Stanford's Robert Textor, a professor of anthropology who edited the book Cultural Frontiers of the Peace Corps) faculty members on the campuses were generally uninterested in the Peace Corps. The faculty at Yale was decribed as "uninterested or somewhat disapproving." At Wisconsin the interviewer "encountered chiefly disinterest in the subject." At Stanford also, "disinterest was present among faculty members (excluding Textor)." Even faculty or college administration staffers who are designated as "Peace Corps Liaison Officers" had little knowledge or interest in the Peace Corps. They are usually the contact with whom arrangements are made for recruiting, and they routinely handle such arrangements not only for the Peace Corps, but for VISTA, Dow Chemical, General Motors, the U.S. Marine Corps and many other organizations.

There was some division of opinion among students and faculty members on the question of faculty influence on student opinion generally. At University of California/ Riverside the influence was felt to be very strong. A student leader there said: "Faculty people are the ones

who are actively questioning, speaking and writing about the things that matter. They have an enormous influence on us, in and out of the classroom, but particularly outside. When they dismiss class early so that we can attend a peace vigil or when they sign anti-draft petitions they have a powerful effect on us because they are men of ideas. They are saying in effect: 'We may live and work in the established structure, but we're not really part of it, and we're willing to risk our standing in it to speak and act on the things we believe are important.'"

At several of the campuses, student activists and faculty members have often been allies in disputes with the college administration. But at some schools, notably the University of Chicago and Wisconsin, there appeared to be a growing mutual disenchantment between student and faculty activists. At Chicago, for example, "faculty members have discovered that their interests and the interests of the radical students do not always coincide . . . professors who are opposed to the war in Vietnam have become alarmed at the threat to free speech that they see in student demonstrations against Dow Chemical recruitment; a few of them see the radical students as being prototype fascists . . . In the face of this, the faculty see the Peace Corps as some sort of child's play that does not concern them or the political leaders on campus, and as just another activity that is outside their province."

RPCVs were seen as having little influence on student attitudes toward the Peace Corps. Except at Stanford, where RPCVs helped plan a Peace Corps training program, returned Volunteers are unorganized and have a preference for anonymity. On no campus (nor in Peace Corps/Washington) did a complete list of RPCVs at the college exist. A married couple at Indiana who had tried and failed to organize the estimated 125 RPCVs there said: "The RPCV is reluctant to let it be known that he was a Peace Corps Volunteer." The RPCVs at Wisconsin were seen as "reluctant to come on strong as

returned Volunteers." (No one, incidentally, either on the campus or in Peace Corps/Washington, seemed to know that the dean of students at Wisconsin had been a Volunteer). On all of the campuses, many students said they don't know any RPCVs. No one was able to explain this penchant for anonymity by RPCVs except in terms of the fact that they are graduate students and don't spend much time with undergraduates, and, as an Indiana student said, "the Peace Corps doesn't concern them any more. They're concerned with their studies, with becoming competent in their professions. The Peace Corps is a thing of the past."

Most RPCVs talk of their Peace Corps experience to other students only when asked. Then they try to tell them frankly about the good and the bad of the Peace Corps, usually accenting the good. Students at Indiana don't think the majority of RPCVs "badmouth" the Peace Corps, nor do they "push" it. Among the positive things RPCVs talk about when asked are the personal rewards of Peace Corps service and the experience of being tested. Among the negative points are "lousy assignments overseas," "you were always under the thumb of the Peace Corps bureaucracy," complaints about training, and a feeling that Volunteers weren't free to dissent.

Some of the same points were mentioned by students who have corresponded with Volunteer friends overseas. The message they get from PCVs was a mixed one, but generally favorable. Interestingly, however, as the Wisconsin report noted, "the negative comments come across much more sharply than the affirmation. The negatives are specific, are real, are concrete, while the affirmation is general and diffuse."

Stanford was the one campus where RPCVs appeared to be a strong positive force. Nearly all of them spoke enthusiastically about their Peace Corps experience. During the training program they helped plan, members of Students for a Democratic Society picketed Peace Corps recruiters, and returned Volunteers invited the pickets to talk the situation over. "After all," one of the RPCVs explained, "we think of ourselves as part of SDS. We're for the same things they are. So we told them to come in and tell us what we were doing wrong, why the Peace Corps was out. We wound up con-

vincing the SDS people that they were the imperialists, for they were trying to foist participant democracy on everyone, including people and countries that might not necessarily want it."

How Should the Peace Corps Change?

There were very few responses to questions like how should the Peace Corps change or how could it be made to have a more positive appeal to college students--aside from the suggested changes that were implicit in some of the critical comments, i.e., the Peace Corps does not tolerate dissent; it is too bureaucratic, etc. At Knox, "the feeling of the majority of students was: 'The Peace Corps is great just as it is. It's one of the great ideas of our time. But it just won't sell in the present atmosphere. I think it's magnificent. But I won't join it.'"

On nearly every campus, some students were critical of Peace Corps recruiting spots on television, although very few were able to articulate what they disliked about them. A coed at University of California/Riverside, who was a VISTA Volunteer last summer, thought the Peace Corps appeal should be more realistic. "The image I have of the Peace Corps," she said, "is from pictures I have seen in Peace Corps literature. The picture usually shows a blonde girl with a clean white blouse surrounded by small Negro children who are smiling. It seems to me that the picture is designed to appeal more to parents than to students and potential Volunteers. It's very clean and nice, and probably unrealistic. Students see it as phoney. They know there is a lot of anti-Americanism around the world. They don't picture Peace Corps life as idyllic. The Peace Corps should project an image that is more realistic and more personally challenging. You'd probably get a much better response from the people you most want to reach."

One University of Mississippi student leader, when asked if the Peace Corps should change in any way, said: "Yes, it should pay more money." Several men students suggested that Peace Corps service be made a substitute for military service. Said a senior at Indiana: "If it were ever possible to make the Peace Corps draft exempt, people would go for it like mad. People want something like the Peace Corps. After all, who wouldn't rather help people than kill them?"

Peace Corps recruiters generally made favorable impressions on students, except at Yale where recruiters were regarded as "moral rearmament types, or they weren't as sharp as the students and grads who were respected on campus." Several students on several campuses said there should be more continuous exposure on campus to the Peace Corps instead of the sporadic recruiting forays.

RPCVs also had few suggestions for changing the Peace Corps. A number of them, however, complained about the size of today's Peace Corps--they think it is getting too big--and about "hard sell recruiting." The RPCVs' attitude at Indiana, the report said, seems to be: "Let people know that there is a Peace Corps. Then if people want to join they will. If they don't, they won't." An RPCV coed there said she was irritated by a letter she got from Recruiting asking for the names of potential Volunteers. "That may be the way to sell encyclopedias," she said, "but its not the way to get Peace Corps Volunteers."

PEACE CORPS
Southern Recruiting Office
275 Peachtree Street, N.E.
Room B 70
Atlanta, Georgia 30303

PEACE CORPS RECRUITER CONFERENCE

PARTICIPANTS

Peace Corps Staffers

1. Laney Bancroft (New Mexico): ex-Peace Corps Volunteer (PCV) in India; now a Peace Corps Recruiter

2. & 3. William and Peggy Combs (Oklahoma): ex-PCV's in the Philippines; PC Recruiters

4. & 5. Joseph and Mary Donaghy (New York): ex-PCV's in Ethiopia; PC Recruiters

6. James Heaney (Florida): ex-PCV in Liberia; PC Recruiter

7. Davis Henderson (Maryland): ex-PCV in Ecuador; PC Recruiter

8. Joe Kimmins (Tennessee): ex-PCV in Morocco; PC Recruiter

9. Paul Knipper (New York): ex-PCV in Niger; PC Recruiter

10. & 11. Kenneth and Michelle Lewis (Texas): ex-PCV's in Brazil; PC Recruiters

12. & 13. James and Jane McCullough (Georgia): ex-PCV's in Turkey; PC Recruiters

14. Michael Rutherford (Texas): ex-PCV in Micronesia; PC Recruiter

15. John Sims (Mississippi): ex-PCV in Nigeria; PC Recruiter

16. & 17. Michael and Allyn Stearman (Florida): ex-PCV's in Bolivia; PC Recruiters

18. Wally Tyner (Texas): ex-PCV in India; PC Recruiter

19. Douglas Williams (Texas): ex-PCV in India; PC Recruiter

20. Thomas Semler (Pennsylvania): ex-PCV in the Dominican Republic; PC Recruiter

-continued-

21. Al Johnson, ex-PCV in Malasia, ex-PC Recruiter, now PC Recruiting Coordinator in Florida

22. Sam Hunt, ex-PCV in Nepal, ex-PC Recruiter, now PC Recruiting Coordinator in Florida

23. Joanne Anthony, ex-PCV in Uruguay, ex-PC Recruiter, now PC Recruiting Coordinator in Florida

24. Melinda Skelton, ex-PCV in Ethiopia, ex-PC Recruiter, now PC Recruiting Coordinator in Texas

25. Joanne Phillips, ex-PCV in Morocco, ex-PC Recruiter, now PC Recruiting Coordinator in North Carolina

26. Bob Butts, Jr., ex-PCV in Tunisia, ex-PC Staff in Togo and Gabon, ex-PC Recruiter, now PC Recruiting Coordinator in North Carolina

27. Mike Cox, ex-PCV in Turkey, ex-PC Recruiter, now PC Recruiting Coordinator in Tennessee

28. Ron Haxton, ex-PCV in Ethiopia, ex-PC Recruiter, now PC Recruiting Coordinator in Oklahoma

29. Denis Whitfill, ex-PCV in Honduras, ex-PC Recruiter, now Coordinator for Campus and Community Media for PC Public Affairs/Southern Region

30. Barbara Hunter, ex-PCV in Ecuador, ex-PC Recruiter, now Deputy Director of Recruiting for PC Public Affairs/Southern Region

31. Larry Omo, ex-PCV in Turkey, ex-PC Recruiter, now Director of Recruiting for PC Public Affairs/Southern Region

32. Bob Nelson, ex-PCV in the Philippines, ex-PC Staff in Malasia, now Director of PC Public Affairs/Southern Region

Invited to Participate with PC Staffers (partial listing)

1. Mr. Steve Abbott, President of Student Government at Emory University

2. Mr. Tom Coffin, editor of Atlanta underground newspaper, The Great Speckled Bird

3. Mr. Moreland G. Smith, director of Urban Planning Project of the Southern Regional Council

4. Mr. Eugene Moore, editorial assistant and columnist, The Atlanta Journal

-continued-

5. Miss Eliza Paschall, head of Metropolitan Atlanta Summit Leadership Conference

6. Mr. Clint Rodgers, Chief of Manpower Services of Economic Opportunity of Atlanta (EOA)

7. Mr. John Calhoun, Coordinator for Community Development for EOA

8. Reverend Edward Ducree, recent graduate of Candler School of Theology at Emory University and present director of the Crisis Community House

9. Mr. Clifford J. Durr, retired lawyer with experience in civil liberties and civil rights work, former head of the Federal Communications Commission (FCC) under Roosevelt and Truman administrations

HIGHLIGHTS OF LOW-RENT HOUSING PROGRAM OF HOUSING ASSISTANCE ADMINISTRATION

Purpose of Program

The primary purpose of the low-rent public housing program is to assist communities through Local Housing Authorities to provide decent, safe, and sanitary dwellings at low rents for families of low income. The Local Authority operates each project for this purpose and is further expected to operate the project efficiently and economically to maintain its serviceability.

Who Owns Public Housing?

A Board of Commissioners of each Local Housing Authority has title to the project the day it is completed. Local Housing Authorities are agencies created under State laws. Each Authority is governed by local Commissioners, usually five in number, who are appointed by the Mayor or Local Governing Body and who usually serve without pay. These Commissioners serve as trustees or directors for the people living within the jurisdiction of the Local Governing Body.

Who Manages and Operates Public Housing?

The Board of Commissioners of each Local Housing Authority. The Board of Commissioners hires a paid Executive Director who is responsible to them for carrying out various policies established by the Board.

Who Selects the Tenants for Public Housing?

The Executive Director and appropriate members of his staff in accordance with policies established by the Local Housing Authority Board within the framework of the Federal and State legislation governing low-rent housing.

What Other Actions are Taken by the Local Housing Authority?

It selects the architect, selects the site, acquires the land, establishes personnel policies, establishes purchasing policies, fixes the rent schedule, devises collection policies, recommends maximum income limits for admission and for continued occupancy, and sees that the public and local officials are fully informed about the program.

Some actions by the Local Housing Authority must be approved by HAA. To illustrate: The HAA does not approve the architect selected, but HAA must approve the plans he prepares. The project must be sound to last all of the 40 years of its bonded debt, and it must not be extravagant in design.

The Congress requires the HAA to approve the limits for admission and for continued occupancy, to approve the rental schedule to insure the solvency of the project, and to make sure that low-rent public housing does not compete with rentals for standard private housing in the community. To insure against such competition, the Congress has provided that the upper rental limits for admission to low-rent public housing must be at least 20 percent lower than rentals charged for a substantial supply of standard private housing in the locality. This gap requirement is not applicable in the case of a family displaced by urban renewal or other governmental action or an elderly family. For other families the requirement gap remains at 20 percent. The HAA must examine the LHA records periodically.

There Must be a Need for Low-Rent Housing

When a Local Housing Authority finds there is a need for low-rent housing for low-income families that is not being met by private standard housing, the Authority may apply to the HAA for a "Program Reservation" to set aside a certain number of units for the community.

Next, a Preliminary Loan

The Local Housing Authority may obtain from the HAA a preliminary loan to pay for preliminary surveys to establish the need and for the planning of the project. These preliminary funds will carry the project to the site approval stage. Sites cannot be purchased with preliminary loan funds.

Finally, the Development Program

The Local Housing Authority, after it has selected a site and decided upon the general plan of the project, incorporates its determinations into a Development Program. This Development Program forms the basis on which the HAA enters into an Annual Contributions Contract with the Local Housing Authority. The Local Housing Authority then proceeds with the completion of plans, purchase of the site, and construction of the project. Construction is by private contractors on the basis of open competitive bids.

The Annual Contributions Contract

This contract between the Local Housing Authority and the HAA translates the provisions of the United States Housing Act of 1937, as amended, into specific contractual obligations and mutual responsibilities with respect to the development, operation, and fiscal aspects of the program, as well as with respect to defaults, breaches, remedies, and general provisions.

Under the terms of this contract, ownership of the project is vested in the Local Housing Authority along with the responsibility of selection of tenants and management and operation of the project.

How Projects are Financed

The HAA makes loans to the Authority for planning and for construction of the project. As the project nears completion, the Local Housing Authority issues bonds to cover the debt. The bonds are sold to private investors, such as banks and insurance companies, upon competitive bids. When the bonds have been sold, the HAA loans are repaid with interest. The bonds are for a period of 40 years and are tax exempt. They are secured by the United States Government through the Annual Contributions Contract executed between the HAA and the Local Housing Authority. This contract, among other things, says in effect that each year, to the extent that the income of the project is not sufficient to meet interest and principal payment on capital debt, the Federal Government will pay an annual contribution to cover the deficit. Such contributions may be paid for not more than 40 years and are limited to an amount necessary to provide for the payment over such a period of principal and interest on the capital cost of the project.

Eligibility for Occupancy

Admission requirements relate to income and admission policies established by the Local Housing Authority.

The Federal law now requires that Local Housing Authorities agree to establish admission policies which will give full recognition to their responsibility for providing housing for low-income families of servicemen, veterans, the elderly, and those displaced by new low-rent housing, redevelopment or urban renewal projects, or by action of a public body or court.

Rents Based on Income

The general practice assumes that a family should pay at least one-fifth of the family income for rent which includes all utilities. Rental charges have no relation to the size of the dwelling.

A Family Must Move

When the family income exceeds the continued occupancy limit, the family must move unless the Authority determines that, due to special circumstances, it is unable to find decent, safe, and sanitary housing within its financial reach although making every reasonable effort to do so, under such circumstances the family may be permitted to remain in the project if it pays an increased rent consistent with increased income.

Projects are Tax Exempt, But

Payments in lieu of taxes are authorized by law and the Cooperation Agreement between the Local Governing Body and the Local Housing Authority. These payments may not exceed 10 percent of the shelter rent. The shelter rent is the rent less the cost of utilities. The payments are made to the local government for services provided. These services are the same

services provided to all other property owners in the community. The Cooperation Agreement also provides for necessary street vacatings or dedications, necessary changes in zoning, and similar forms of assistance.

How Commissioners Get Things Done

Formal actions of the Local Housing Authority are through written resolutions passed by the Commissioners which are placed in the official records of the Authority.

Duties of Executive Directors

The Executive Director usually acts as Secretary of the Board. The Executive Director administers the program of the Local Housing Authority. The Executive Director makes recommendations on policies and executes those policies that are approved. The authority to execute contracts and other types of agreements is usually delegated to the Executive Director by the Commissioners.

In a small public housing program, the Executive Director may also be the Housing Manager. In this capacity, he is responsible for rent collection, tenant selection, tenant relations, bookkeeping, accounting, repairs, maintenance and replacements to all buildings. In the larger Local Housing Authorities the Executive Director will have varying size staffs with specialists, such as a Housing Manager for one or more of the projects, a maintenance crew, and a Community Service Coordinator who serves as a liaison between community agencies and the Local Housing Authority to assure the availability of social services for residents.

The Low-Rent Housing Look

Each living area for a family in low-rent housing is referred to as a unit. The unit may be located within a multi-story apartment-type building, in a two-story apartment-type building, in a single-story duplex or triplex. The unit may be in an area along with a large number of other units in what is generally referred to as a project area. It may be on scattered sites throughout a community and consequently undistinguishable from privately developed housing. Just as the size of each Local Housing Authority's development may vary, so will the architecture.

New Provisions

In addition to what HAA terms the traditional new construction of low-rent housing units, new provisions permit the purchase and rehabilitation of existing housing and the leasing of existing housing for low-rent housing purposes. Both of these provisions offer housing to low-income tenants on an "instant" basis compared to the new construction and both are particularly suited to provide low-rent housing for large families.

HAA as a Government Agency

The Housing Assistance Administration is a Government agency within the Department of Housing and Urban Development. The Housing Assistance Administration maintains a Central Office in Washington, D. C. There are Regional Offices throughout the United States and Puerto Rico. One of these Regional Offices is in Atlanta, Georgia with jurisdiction for low-rent housing in the states of Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina and Tennessee.

These are Just a Few Pointers

The preceding material is not a complete outline of the HAA program and procedure. This effort has only touched upon what is regarded as some of the important highlights. We hope they will prove helpful. For any additional information, please write to:

A. R. HANSON,
ASSISTANT REGIONAL ADMINISTRATOR FOR HOUSING ASSISTANCE
HOUSING ASSISTANCE ADMINISTRATION
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
737 PEACHTREE-SEVENTH BUILDING
50 SEVENTH STREET, N.E.
ATLANTA, GEORGIA 30323

North Carolina

Low-Income Housing Development Corporation

Board of Directors

Agency or Group Represented	Representative
Charlotte Redevelopment Commission	Elbert E. Waddell Commissioner of the Redevelopment Commission of Charlotte; Principal of Second Ward Senior High School, Charlotte, Member of Charlotte-Mecklenburg Teachers Association; N.E.A.; Mason, Stanly Lodge Number 88, Albemarle; Little Rock A.M.E. Zion Church, Charlotte; Vice-Chairman of Board of Trustees, A. & T. College, Greensboro; Board of the Charlotte Bureau on Placement, Training and Employment; Herbert Leheman Scholarship Committee of New York City.
Durham Redevelopment Commission	Ben Perry, III Executive Director of Durham Redevelopment Commission of Durham; Member of National Association of Housing & Redevelopment Officials, Carolinas' Council Housing & Redevelopment Officials, Chamber of Commerce.
Greensboro Redevelopment Commission	Robert E. Barkely Executive Director of the Redevelopment Commission of Greensboro; Secretary-Treasurer Cumberland Courts, Inc.; Registered Professional Engineer; Member - Nat'l Association of Housing & Redevelopment Officials; varied experience in planning, housing and urban renewal.
Salisbury Redevelopment Commission	Anthony J. Lampron Executive Director of the Redevelopment Commission of the City of Salisbury; President of Carolinas Council of Housing & Redevelopment Officials 1965-66; Secretary-Treasurer, Carolina Association of Redevelopment Officials 1961-63; Field Representative Urban Renewal Administration, 1960-61; Catholic Co-Chairman, National Conference of Christians & Jews 1962-64; Member of National Association of Housing & Redevelopment Officials; Secretary-Treasurer of Lincoln Park Apartments of Salisbury, Inc.

Agency or Group Represented	Representative
City of Charlotte	William E. McIntyre Director of the Charlotte-Mecklenburg Planning Commission; previously City Planner, Cleveland Ohio Planning Commission, and a Regional Director for the Tennessee State Planning Commission.
City of Durham	Paul W. Brooks Director of Planning, City of Durham; previously, Director of Planning, Fayetteville and High Point, and Executive Director, Urban Renewal, Fayetteville and Durham.
City of Greensboro	Allan Johnston Director of Planning, City of Greensboro; previously, City Planner, Wichita-Sedgwick Planning Commission; Masters in City Planning, Georgia Institute of Technology; Assistant Director, Illinois Department of Business and Economic Development.
City of Salisbury	Raymond H. Hayworth Director of the Salisbury-Rowan Plannig Board; Member of American Institute of Planners, American Society of Planning Officials, Board of Directors & President of Urbanistics Limited, an Urban Development Corporation.
Salisbury Board of Education	Wiley I. Lash Member of the Salisbury Board of Education; previously a member of the Local Housing Authority.
Charlotte Area Fund	Mrs. Bernice Ervin Member of the Executive Committee of Charlotte Area Fund Board, Mecklenburg County Y.D.C., M.O.P.A.; formerly President of Fairview Homes Tenant's Association; active with voter registration.
Charlotte Area Fund	Franklin Morrow Neighborhood Worker of Brooklyn-Charlotte Area Fund, Inc.; Past President of the Piedmont Courts Tenant's Council.
Charlotte Neighborhood	Mrs. Willie Hill Active in Brookhill (C.D. Spangler private housing development) Improvement Association.

Agency or Group Represented	Representative
Charlotte Neighborhood	Willis Witherspoon Active in Community Groups
Operation Breakthrough, Durham	Scott Puckett Assistant Director of Operation Breakthrough; A. B. in History, Davidson College, North Carolina; U. S. Marines; George Washington University, Graduate Work in Business Administration.
Operation Breakthrough, Durham	Mrs. Ann Atwater Chairman of the United Organization for Community Improvement Housing Committee; member of Operation Breakthrough Board of Directors.
Durham Neighborhood	Mrs. Ruby Gattis President of United Organization for Community Improvement; was employed by Operation Breakthrough as Home Management Assistant.
Durham Neighborhood	Mrs. Margaret Weathers Member of Edgemont Neighborhood Council; Chairman of Board of Directors of Edgemont Emergency Fund.
Guilford County Economic Opportunity Council	Major Richard Lee Administrative Assistant of Guilford County Economic Opportunity Council's Staff; Member of Retired Officer's Associations, American Society of Humanistic Education, Boy Scouts of America, Greensboro Friends of the Library, National Association for the Advancement of Colored People; appointed City of Greensboro Human Relations Commission.
Guilford County Economic Opportunity Council	Mrs. Ve Oila Bennett Board Member of the Guilford County Office of Economic Opportunity; Chairman of the Hampton Homes Family Council and an active grassroots leader.
Greensboro Neighborhood	Mrs. Mary E. Bethea Representative of grassroots community. An active member of the Morningside Homes Family Council and with the Girl Scouts.

Agency or Group Represented	Representative
Greensboro Neighborhood	Mrs. Ann R. Baines Active member of the Ray Warren Homes Tenant Council for the last 2 years; and in matters of community concern.
Salisbury-Rowan Community Service Council	Cameron W. Jackson Deputy Director, Salisbury-Rowan Community Service Council, Inc.; Pastor of Sandy Ridge AME Zion Church, Landis; Member of Alpha Phi Alpha Fraternity, AME Zion Ministers Laymens Association, Registered Boy Scout Representative, Livingstone College Alumni Association.
Salisbury-Rowan Neighborhood	Mrs. Ethel Shaw Reporter for the Jersey City Improvement Club; active in neighborhood groups.
Salisbury-Rowan Neighborhood	Mrs. Arneater Saulters Neighborhood Worker at the Moore's Chapel Neighborhood Center in Salisbury; member of the Brookview Improvement Club.
Salisbury-Rowan Neighborhood	Mr. Walter Moss President of the Linn Lane Improvement Club.
State Planning Task Force	Luther C. Hodges Housing Specialist, State Planning Task Force, Raleigh. Leadership committee posts in community activities such as Chamber of Commerce, Blood Bank, United Fund, Wake Forest College activities and Cutural matters in Winston-Salem.
Governor's Advisory Committee on Low-Income Housing	Edward Holmes Chairman, Governor's Advisory Committee on Low-Income Housing, private practice of law in firm of Barber & Holmes in Pittsboro, Member of Chatham County & North Carolina Bar Associations.
Piedmont Crescent Advisory Committee	Miles J. Smith Chairman, Piedmont Crescent Advisory Committee, Salisbury, Board Chairman-Treasurer of the Carolina Rubber Hose Co., Director of Home Board of Wachovia Bank & Trust Co., served for 16 years on State Board of Conservation & Development; Director of Salisbury Community Development Corporation.

Sub: Board of Directors

Agency of Group Represented	Representative
North Carolina State University School of Design	Henry Sanoff Assistant Professor of Architecture, North Carolina State University, School of Design; Research Architect. 1963-66 Assistant Professor, University of California, Berkeley, Department of Architecture, Research Director. 1964-66 Housing Consultant to the Office of Economic Opportunity, Western Region.
North Carolina Fund	John H. Wheeler President, Mechanics and Farmers Bank. President of Southern Regional Council; member of Board of Directors, The Taconic Foundation; North Carolina Fund Board Member.
North Carolina Fund	J. C. Brown Executive Manager of Tarheel Electric Membership Association, Raleigh; North Carolina Fund Board Member.
North Carolina Fund	Cynthia Gubernick Staff Program Director, North Carolina Fund Housing Study Committee; M.R.P., University of North Carolina; 1959; Fulbright Student and Intern with International Federation of Housing and Planning, The Netherlands, 1961-62.
Greensboro Board of Education	Dr. W. J. House Administrative Assistant to Superintendent, Greensboro Public Schools; Ed. D., Duke University, 1956; Member, National Education Association, N. C. Education Association NCEA Division of Superintendents, American Association of School Administrators, Horace Mann League, Kappa Delta Pi.

NOTE: The Reverend Cameron Jackson has resigned from the Board coincident with with his resignation from the staff of the Salisbury-Rowan Community Services Council. Four additional positions on the Board have yet to be filled.

NORTH CAROLINA

LOW INCOME HOUSING DEVELOPMENT CORPORATION

THE BOARD

The Board of Directors of the Low Income Housing Development Corporation will be responsible for formulating the policies to achieve the goals of the Low Income Housing Program as outlined in the proposal and as further refined and modified in subsequent discussions with the Office of Economic Opportunity and with the Department of Housing and Urban Development.

Further, in the light of changing community needs, developing local and statewide resources to meet these needs, and availability of pertinent federal funds in programs designated for use in meeting low and moderate income housing needs, the Board will determine what directions the program might best take to meet these housing needs.

Primary Goal

A. Increase the supply and improve the quality of housing for low and moderate income families.

The Low Income Housing Development Corporation will seek to implement this goal by the following means:

1. Stimulate the construction of new housing and the rehabilitation of existing housing for low and moderate income families, under a variety of public and private programs, but primarily through the use of the Federal Housing Administration 221 (d)(3) below market rate interest financing program and of rent supplements.

2. Encourage socially motivated housing sponsorship through stimulation of nonprofit sponsors (such as churches, educational institutions, hospitals, civic groups, labor unions) to utilize the FHA 221 (d)(3) and other pertinent programs to create new housing or rehabilitate old housing in their communities.

3. Lend development funds to selected nonprofit sponsors in specifically designated "project cities" to enable these sponsors to undertake the construction or rehabilitation of low and moderate income housing, primarily under the FHA 221 (d)(3) program, but also under other programs aimed at the same groups which may have similar initial financing needs and no alternate resources available to them.

4. Encourage the sponsorship of cooperative ownership by low income families of rehabilitated housing.

5. Stimulate the housing industry as a whole to utilize on a large scale the 221 (d)(3) program, rent supplements, innovative public housing programs, and other housing programs which might be aimed at the low-moderate income groups.

Secondary Goals

A. **Achievement of nondiscriminatory housing**, through:

1. Open occupancy within housing projects, and judicious placement of projects in the community.

2. Support of and coordination with "Model Cities" concept and program, where implemented.

B. Active participation of low and moderate income groups in the determination of their housing and allied needs, and in planning and possibly operating of housing programs and projects, through:

1. Involvement of low and moderate income persons on boards, advisory committees and advisory councils.

2. Involvement of low and moderate income persons on boards and committees of nonprofit sponsors of housing projects.

3. Involvement of low and moderate income persons in policy-making, planning, and housing management of cooperatives where these are created to build new or rehabilitate old housing.

C. Widespread use of existing and new and experimental low and moderate income housing programs (new and rehabilitation), of either a public or private nature, through:

1. Professional help and advice to pertinent groups on the use of these programs, and loan of development funds where these loans fall within the province and scope of the program.

D. Diversification of nonprofit sponsors, through:

1. Technical assistance to as many different sponsors as the corporation's manpower resources permit it to reach; and financial assistance to selected nonprofit sponsors who might represent a variety of interests and groups.

E. The improvement of community human and economic resources, through:

1. Coordination of the housing program with social and human resource development components of other programs, such as neighborhood centers, their services and programs, community organization and other community action agency activities, housing improvement demonstration centers, recreation and open space programs, school building and activity programs, and others.

2. Coordination of the housing program with relevant manpower training and employment development programs.

F. Careful, systematic research and evaluation of an experimental program, through:

1. A complete documentation of the entire course of the program--its critical events, its problems, the key decisions which are made (how, why, when and by whom), the nature of the program's relationship with other agencies and institutions (local, state, and federal), and with private industry, the experiences with each of the local sponsor groups of new and rehabilitated housing and related matters.

2. Analysis of the impact on program success as a result of such factors as:

   differential mixes of rehabilitation and new construction; type of housing and size of units; location of project with relation to employment centers, transportation, shopping areas, community facilities, etc; mixed or uniform racial occupancy; different degrees of community cooperation, support of community leaders, community service agencies, etc.; different degrees of interest, support and participation of the poor, of local builders, realtors and others in the housing industry; characteristics of the sponsors and of owner-manager groups; and others.

3. Follow-up study of the first residents of the new and rehabilitated housing to compare their family characteristics, previous and current expenditures on housing, degree of satisfaction, changes in living patterns (if any), etc., with persons or families in public housing or privately financed low-income housing.

4. An in-depth analysis of the major features and problems of the program.

WHAT IS THE TRUTH ABOUT LOW-RENT HOUSING?

WHERE WILL THE MONEY COME FROM? It will come from PRIVATE ENTERPRISE. NO additional taxes are involved. Bonds will be sold on the open market to acquire the land and construct the units. The Federal Housing Administration insures the bonds just as FHA insures home mortgages.

WHERE WILL THE UNITS BE LOCATED? 128 units will be built on the PRESENT LOCATIONS--50 units at Conark Courts and 78 high-rise apartments for the elderly on Victory Courts. The remaining units will be located on a suitable site which will be a credit to the community.

WHO WILL RUN IT? The Conway Housing Authority: Guy A Camp, Chairman; James J. Kane, Vice Chairman; Alph Hamberg, Dr. James H. Flanagin Sr., and Frank Robins III. Robert F. Rabb is Executive Director. These men are long-time CONWAY people who understand the needs and interests of CONWAY people.

WHO NEEDS IT? 150 local people now are on the waiting list to get into the present 50 units. They are working citizens or retired elderly people now living in poor housing, who earn less that $4,000 a year.

WHO ELSE HAS LOW-RENT HOUSING? There are close to 100 towns and cities in Arkansas who have such facilities, including Searcy, Morrilton, Russellville, Little Rock, North Little Rock, Helena, Nashville, Blytheville, Osceola, Dierks, Marked Tree, Hope, Star City and Amity.

WHAT WILL THE UNITS BE LIKE? Seventy-eight units will be high-rise apartments for the elderly. The other 100 units will be brick duplexes, handsomely landscaped and maintained by full-time employees of the Housing Authority.

WHO WILL IT HURT? NO ONE! Private owners of rental property will not likely be injured because their property is usually too costly for these people anyway.

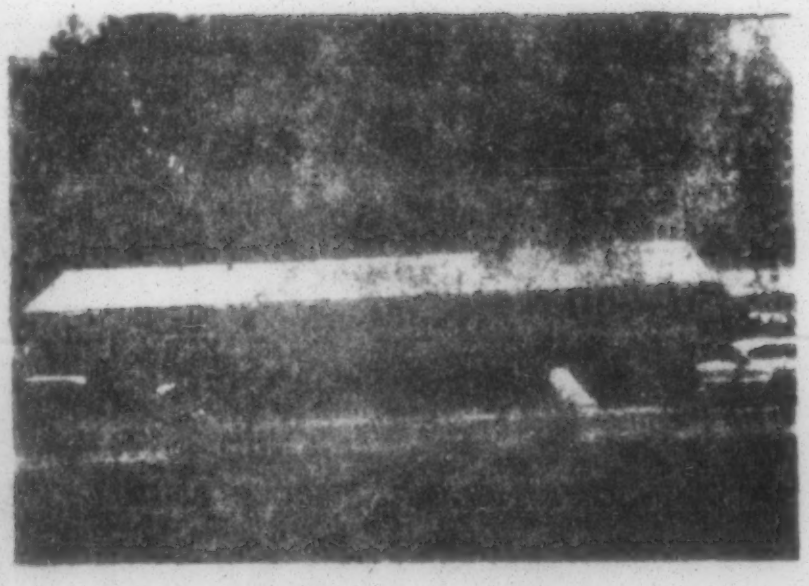
IF YOU VOTE YES JULY 9, WHAT DOES CONWAY GET OUT OF IT?

1. Approximately $2.5 million in construction.
2. Over $250,000 from the 10 per cent sheltered rent turned back to the city in lieu of taxes over the life of the bonds.
3. When the bonds are paid off, the city will own the entire project.
4. Jobs for the people who will build the units.
5. A safer, more attractive community.
6. Educational services for the elderly and the children who will live in the units.
7. The satisfaction of being a part of a growing, progressive and thriving community which cares.

IT IS HIGH TIME FOR LOW-RENT HOUSING

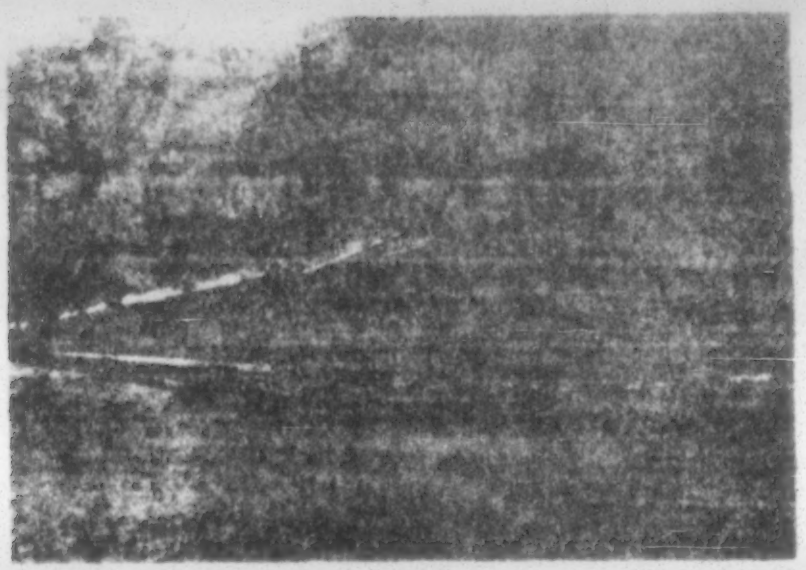
CITIZENS COMMITTEE ON BEHALF OF PUBLIC HOUSING
Rev. Carl Settle, Chairman

This Is What Low Rent Housing Is Like



Marked Tree Housing Project

Newport Housing Project



Vote Yes July 9
For A Better Conway

—Pol. ad paid for by Citizens Committee on Behalf of Public Housing; Rev. Carl Settle, Chairman.

Log Cabin Democrat 7-68

Public Housing Proponents Name Rev. Settle Chairman

Advocates of a proposed federally financed low-rent housing project for Conway organized last night and elected the Rev. Carl Settle chairman.

The Rev. Mr. Settle, director of the Wesley Foundation at State College of Arkansas, will spearhead the efforts of the Citizens Committee on Behalf of Public Housing.

Conway voters July 9 will decide on a "yes" or "no" basis whether they want 178 units of public housing. The referendum was called after petitioners asked the City Council's action May 28 approving the plan of the Conway Housing Authority be reffered to a popular vote.

About 45 persons attended last night's meeting in the Community Room of First State Bank & Trust Co.

Named to the group's Steering Committee were the Rev. Mr. Settle, Joe C. Shaw, Dr. Pat Murray, Dr. James B. Finagin, Dr. Wally W. Moore, Mrs. Owen Moore and Mrs. Hubert L. Ferguson.

Robert Hickey, Conway city attorney who examined the petitions which resulted in setting the July 9 election, said the question to be faced by voters does not exempt or include specific locations for the proposed housing units.

The Conway Housing Authority had proposed to the City Council erection of a high-rise apartment for the elderly on its Victory Cts. property on Sixth street, construction of other rental units on its Cesark Cts. property on Highway 65-65 and 10 additional units on property south of Sebastian road and east of Tilghman street in the Brown subdivision.

Most of the petitioners who objected to the construction of the low-rent housing units were residents of the Brown subdivision.

Hickey said the question of location for construction of the housing units "neither excludes nor includes" the Brown property or any other property or proposed location in Conway. The location of the housing units will be selected, he pointed out, by the housing authority.

"Asked if a defeat in the election would prevent the construction of new units on the property of the housing authority (Cesark and Victory cts.) Hickey said he didn't think so.

The city attorney said he had received several inquiries concerning absentee election ballots and confirmed they would be available to voters.

A forum was held on the housing proposal Sunday night to a near-capacity audience at First Methodist Church. Glen Rose of Little Rock, a member of the Stanley Brown architectural firm, presented slides and discussed public housing projects throughout the state.

The Brown firm has been employed by various housing authorities in Arkansas to prepare plans for the federally financed projects.

Log Cabin Democrat 7-68 Conway, Arkansas

By 2-1 Margin—

Voters Approve Housing Issue

Public housing supporters in Conway scored a surprising two-to-one victory Tuesday in a special referendum election.

The vote was 936 for and 455 against.

Approved by voters in three of four citywide polling places was the proposition of constructing 178 new, low-rent housing units including 78 units for the elderly and 100 units for other low-income families.

The proposal carried by better than two-to-one in the First and Third wards, which gave public housing advocates their biggest margins.

The vote by precincts:

	For	Against
First Ward	347	123
Second Ward	118	65
Third Ward	278	174
Fourth Ward	79	88
Absentee	14	6
TOTAL	936	455

The Fourth Ward box at the Municipal Building was the first to deliver its count to the Faulkner County courthouse office of County Clerk L. J. (Leaster) Merritt. The ballots, stubs and totals were delivered at 8:20 p.m., less than an hour after the polls closed. (Under a new Arkansas law, polls stayed open an hour longer—until 7:30 p.m.)

The last box—Third Ward—was delivered to Merritt by election officials at 9:55 o'clock.

Election officials at most polling precincts reported some confusion among voters in recently annexed areas. These voters still are listed in the precinct prior to the recent annexations and were not transferred to new wards within the city.

Merritt said to avoid confusion in the July 30 and Aug. 13 primaries, voters in recently annexed areas to the city should cast their ballots in their old political subdivisions.

A Citizens Committee on Se- (Continued on page 12)

(Continued from page 1)

half of Public Housing put together a concerted effort and was given much credit by housing advocates for spearheading the successful campaign. The Rev. Carl Settle, director of the Wesley Foundation at State College of Arkansas, served as chairman.

The Conway Housing Authority earlier this year proposed—and gained City Council approval—for construction of 178 low-rent units. But opposition quickly developed by residents of the Brown subdivision one of three proposed sites for the units, and the council later removed the Brown property from consideration.

The opponents of the housing proposal, however, petitioned for a citywide referendum and successfully obtained the required number of signatures for a special election of the council's action.

The housing authority, in its original proposal to the council, recommended construction of a seven-story high-rise apartment building for the elderly on its Victory Cts. site at Harkrider and Sixth streets, containing 78 units, 50 units at the Conark Cts. site on Cemetery and Harkrider streets and 50 additional units in the Brown subdivision.

No specific locations, however, faced voters in yesterday's referendum.

Log Cabin Democrat 7-9-68

Mild Interest Shown In Housing Proposal

Balloting in today's special referendum election on low-rent public housing was running at an expected light-to-moderate pace.

Noon totals from four polling precincts showed 394 votes cast. The noon tabulation normally represents about 35 to 45 per cent of the total vote in any election.

This year, however, the polls, under a new law, are to remain open until 7:30 p.m. and this could provide a larger than normal tabulation compared with the noon figures.

A turnout of slightly more than 1,000 votes had been anticipated.

The 12 o'clock figures:

First Ward	131
Second Ward	44
Third Ward	157
Fourth Ward	52

Voters in the First Ward are casting ballots at the gymnasium at State College of Arkansas; Second Ward at the treasurer's office at the Faulkner County Courthouse; Third Ward at Conway Junior High School and Fourth Ward at the Municipal Building. Balloting was heaviest in the Third and First wards.

An early tabulation of the vote is expected in County Clerk L. J. (Leaster) Merritt's office following the closing of the polls.

The only issue on the ballot is a "yes" or "no" regarding the housing issue and no sites are specified on the ballot.

The Conway Housing Authority, however, has proposed the erection of 175 units, including a seven-story high-rise apartment for the elderly on its Victory Cts. site on Harkrider and Sixth streets.

Sunday, many Conway ministers appealed from the pulpit for an affirmative vote in today's election.

Commission To Meet

The Arkansas Education Television Commission will meet here tomorrow. The meeting will be at 10 a.m. in the board room of the Administration Building at State College of Arkansas. Dr. Silas D. Snow, president of SCA, is chairman of the commission.

BEST COPY AVAILABLE

~~Ev - see p 7~~

Z.W.

~~Ack Ass.~~ (see p. 3+)
Barber
Return to EV

COUNCIL CURRENTS

SOUTH CAROLINA COUNCIL ON HUMAN RELATIONS AUGUST 1970

MEMBERSHIP-EXPANSION AND FUND-RAISING DRIVE ANNOUNCED

Finance Committee Chairman Dr. John Suich, and Membership Expansion Committee Chairman Willar Hightower announced that SCCHR will conduct a major membership-expansion and fund-raising drive during the month of September. Mailings and contact - activities will begin September 7, and will continue through the end of the month.

Suich and Hightower said goals for the effort are: (1) to pass the 2,000 mark in membership (present membership is 1321), and (2) to raise $20,000 in new and renewed membership dues, contributions and pledges for SCCHR programs for 1970.

SCCHR Executive Director Paul Matthias emphasized the importance of a successful campaign: "The degree to which SCCHR will be able to continue as a positive force for justice and reconciliation in South Carolina will be determined to a very large extent by the degree of success of this campaign. We simply must have greater membership participation, both in terms of money and time," said Matthias.

Activities will include direct mailings of newly-prepared brochures and form letters to current members for use in individual contacts. Earlier, each member of the SCCHR Board of Directors received eight copies of SCCHR's larger brochure, "To Live And Die In South Carolina," and other materials for use in approaching potential individual and corporate contributors. Response from that effort has been minimal.

IN THIS ISSUE:

Rodney Albert, Rev. Edward Francis Join SCCHR Staff . . . Page 2

Run-Down on Activity in Program Priority Areas . . . . . Pages 3,4

Local Council News . . . . . Page 4,5

Tim Rogers on Unionism in South Carolina . . . . . Pages 6,7

STATE COUNCIL NEWS

STAFF ADDITIONS ANNOUNCED: Executive Director Paul Matthias announced the addition of two distinguished figures in the social action movement in South Carolina to the SCCHR staff.

Rodney Albert, noted Black educator and community leader, has accepted the position of SCCHR Associate Director, effective August 24. Albert was chairman of the Division of Natural Sciences at Voorhees College for nine years, and has been a central figure in efforts for reform at that strife-ridden institution. He presently serves as the President of the Bamberg County NAACP, Chairman of the Voter Registration Committee for Bamberg County, and Chairman of the Bamberg County Democratic Party. His educational background includes work at several colleges and universities, among them S. C. State College, and New York University.

Included in Albert's duties at SCCHR will be the supervision and development of programs in Black Economic Development, the second of SCCHR's three programmatic priorities.

Also, the Rev. Edward Francis of Moncks Corner has joined the SCCHR staff to head the newly announced Retention, Utilization, Reclamation and Acquisition of Land (RURAL) Program. Rev. Francis, who is pastor of the Intercession Reform Episcopal Church in Moncks Corner, has long been active in community action affairs in Berkeley County and throughout the state. He presently serves as President of the Moncks Corner NAACP, is Chairman of NAACP's Southeastern Regional and S. C. State Membership Committees, and was recently elected Chairman of the United Citizens' Party of South Carolina.

Rev. Francis was educated at the Cummons Theological Seminary in Summerville, and has served on the personnel relations staff at Avco-Lycoming Co. in Charleston since 1966.

WHERE DO WE STAND? A common tendency in social action work is to follow fickle public attention from issue to issue, as if one were dealing in clothing fashions rather than social problems. The result, of course, is a "wheel-spinning" effect, with no real impact in effecting change in society.

To avoid this, SCCHR engaged in a strenuous agenda-building exercise last year, resulting in the setting of program priorities for 1970: Public Education, Black Economic Development, and Fair Housing, in that order.

The degree of accomplishment in these areas depends ultimately on the extent of membership involvement, both in terms of money and time, and on additional funding sources such as foundations.

In order to maintain our momentum in these efforts, to determine just what we have done, and hence, where we go from here, constant re-evaluation and re-assessment is necessary. Henceforth, we shall be giving a portion of the CURRENTS to a regular discussion of "where we're at" in relation to our three programmatic priorities. This month's offering follows.

(more)

PUBLIC EDUCATION: A key part of the effort to make our public education system relevant to the needs of poor children is the structuring and implementation of programs for free or reduced-price lunches and breakfasts.

On August 11, Executive Director Paul Matthias, along with SCCHR members Mordecai Johnson and Pat Mizell, met with Kathleen Gaston, State Department of Education School Lunch Supervisor. Their aim was to discuss the implementation of school lunch and breakfast programs with Miss Gaston, and to convey to her SCCHR's concern that the highest priority be given to assuring that the state's poor children have free or reduced-price lunches and breakfasts made available to them.

Matthias said that the meeting was "interesting, and somewhat encouraging," and that he is planning to call a press conference in the near future to discuss implementation of food programs in the state's schools and day-care centers.

Additionally, a field representative of The Children's Foundation, Robin Read, visited South Carolina the week of August 10-14. He was here to discuss provisions of newly enacted federal legislation which significantly expands federal participation in free and reduced-price lunch and breakfast programs for schools and day-care centers. With the assistance of SCCHR staff, SCCHR members Gladyce Cole of Cheraw, Bertha Barfield of Barnwell, and others, Read held meetings in Greenville, Cheraw, Kingstree and Barnwell.

SCCHR now has copies of the policy of every school district in the state for food programs, as well as additional information on how citizens can help assure that each district's program will provide free or reduced-price lunches and breakfasts for all eligible children. Such information may be obtained by writing to the SCCHR office at 1420 Lady Street, Columbia, S. C., 29201.

BLACK ECONOMIC DEVELOPMENT: Executive Director Paul Matthias announced the addition to the SCCHR staff of an Associate Director, among whose duties will be supervision and development of programs for Black Economic Development, and a Director for the RURAL Program (see above).

FAIR HOUSING: COLUMBIANS FOR FAIR HOUSING (CFH), the organization serving as a "pilot" effort in community organization for fair housing, released a progress report July 17. In addition to announcing the next meeting for early September, CFH summarized its activities to date. They included:

1) Assistance to two Black USC students who were initially denied rental of an apartment because of their race. The students, with the assistance of CFH, prepared to file suit after efforts at persuasion failed, at which point the owner of the apartment building acquiesced. The two students recently moved into the apartment, and have had no further trouble.

(more)

2) Radio spots, prepared by the Department of Housing and Urban Development and distributed to radio and TV stations in Columbia. They publicize the existance of CFH, and give a telephone number (252-3651) that can be called by anyone who thinks he or she has been a victim of discrimination in attempting to buy or rent housing.
3) An ad in the real estate section of the classified ads of each Sunday edition of the State-Record newspaper. The ad conveys basically the same message as contained in the radio spots.
4) Circulation of "Good Neighbor Pledge Cards" which articulate personal subscription ot the philosophy of fair and open housing for all people. Over one hundred of these have been completed and returned to the CFH office.

Over half of the members of CFH are Columbia CHR members. Additionally, the state SCCHR office furnishes office space and staff for CFH. (If interested in more detailed information on CFH, write c/o SCCHR office, 1420 Lady St., Columbia, S. C., 29201.)

CREDENTIALS AND AWARDS COMMITTEE: Executive Director Paul Matthias distributed a memorandum on July 13 to all Local Council officers, discussing the recent report submitted by the Credentials and Awards Committee. The report, accepted favorably by the State Executive Committee in its June meeting, establishes criteria by which actions of Local Councils can be evaluated in the context of their general performance and their relations with the State Council.

In the memorandum, Matthias stated, "It should be emphasized that this is an attempt to help Local Councils and the State Council assess our organization's effectiveness, and should not be construed as an effort to coerce conformity of any kind. In fact, we welcome your suggestions as to how these criteria might be expanded or revised."

Matthias also noted that the established criteria would be used by the Credentials and Awards Committee in choosing the outstanding Local Council for the year. This award is presented each year at the SCCHR Annual Meeting. Matthias urged the Local Council officers to, "Begin now to see that your's is doing all that it can to be in the running for this honor."

BOARD OF DIRECTORS MEETING: THE SCCHR Board of Directors will hold an important meeting September 26, at the Holiday Inn Northwest (at the intersection of Interstate 26 and US 1), in Columbia. The meeting will begin promptly at 10:00 A.M., and last to 3:00 P.M. Lunch will be served. Paul Anthony, Executive Director of the Southern Regional Council, will be the featured speaker.

* * * * * *

LOCAL COUNCIL NEWS

AIKEN: For the fifth year running, the Aiken County CHR sponsored the SUMMER TUTORIAL PROGRAM, a project designed to enhance the level of educational achievement of local Black high school students.

(more)

This summer's program was staffed by three students from the University of California at Berkeley, Maureen Kenny, Bradford Madson, and Jeffrey Warren, and one student from Harvard University, Judy Halpern. All had prior teaching experience.

The program was conducted at the Schofield campus of the Aiken public school system, and courses were offered in math, literature, and history, with an emphasis on Black studies. Math tests were furnished by the public schools, but all other books and materials were furnished by Program funds.

Students were charged only $5 tuition for the six-week session, contingent on their ability to pay. The bulk of Program funds came from two foundation grants of $700 each, and contributions amounting to almost $800. Reimbursement received by the four instructors covered costs of travel and room and board, only.

Aiken Council member Dr. David G. Karraker, who serves as chairman of the Summer Tutorial Committee, said he felt the Program was achieving some real success. He noted that three graduates of the Program had last year received scholarships on the basis of their scores on the National Merit Test.

President of the Aiken County Council is Willar Hightower.

CHERAW: SCCHR Board member Gladyce Cole has been especially active this summer in her capacity as consultant to the United Presbyterian Church's PROJECT BRIDGE. The experimental Project is being fostered by the Church in an attempt, "to help us to be willing to change and to see the interrelatedness of change in knowledge, values, skills and relationships with people," according to Mrs. Cole. There are some sixteen pilot efforts under PROJECT BRIDGE in communities across the country.

One of the pilot efforts is in Cheraw, where Mrs. Cole's husband, SCCHR member John S. Cole, is Project Director. Indications are that it was one of the most successful in the nation. With the cooperation of several churches in the community, the Chesterfield-Marlboro OEO agency, and some assistance from the City Government, the Project provided a wide range of community activities for a six-week period beginning June 22 and concluding August 3.

Activities included child care centers, classes in arts, crafts and sewing, and in math, music, english, drama, Black studies, and physical education. Courses were also offered in the evenings on such subjects as business law, insurance, drug abuse, land ownership, and government.

Although Mrs. Cole was disappointed in the amount of White participation in the activities, she said the Project had been "very successful" over-all, and she expressed the hope that more communities could be involved in similar efforts next summer.

GREENVILLE: Executive Director Paul Matthias was on hand Friday, August 21, for a reception given by Greenville CHR members in honor of former SCCHR and Greenville CHR President Fred Reese. Reese is leaving for a year's study at Harvard University in Cambridge, Mass. The reception was held at the Birnie Street YMCA in Greenville.

TIM ROGERS

UNIONISM IN SOUTH CAROLINA

On Tuesday, August 25th, I had the opportunity to view personally the manifestations of the growing union movement in South Carolina. On that evening, I attended the first open meeting of workers at the Crafts-Farrow State Hospital, who are organizing under the auspices of Local 1199, Hospital and Drug Workers Union, AFL-CIO.

Underground organization had been going on for some time, totally unknown to the administration at Crafts-Farrow, or any agencies of state government. Out of some 400 eligible workers, over 260 had signed union cards by the close of the meeting on the 25th.

The degree of initial response, coupled with the fact that the movement was kept underground so successfully, are testimony both to the courage and determination of the workers, and to the seriousness of their grievances.

Franchot Brown, the Columbia attorney who has served to catalyze the unionization effort, will quickly reel off a long list of workers grievances to any skeptic; low wages (many workers are receiving only $1.30 per hour, which is $.30 below the national minimum wage level), a vague and inequitable grievance system, blatant discrimination against Black workers in ratings, promotions, and hence wages, blatant discrimination against Black patients. According to Brown, the situation at Crafts-Farrow now is worse than the situation was at Medical College and County hospitals in Charleston before the strikes there.

In this context, organization was not difficult. It took less than two months to get almost 3/4 of the workers signed up. Tuesday night, one could not help but see workers' anger and frustration changing to elation at their newly-found unity, and resolute determination to see through their fight for justice and dignity.

At the same meeting, representatives of the Orangeburg Chapter of Local P-61, Amalgamated Meat Cutters and Butchers Workmen's Union, came to express their support for the new Columbia 1199, and to publicize their own strike against the Azalea Meat Company. The Orangeburg strike has been on for some fifteen weeks, and the union has recently organized a consumer boycott against the company's products. Although the union members are suffering heavy financial burdens because of the strike, union president and strike committee chairman Woodrow Morgan said that not one striking worker has gone back to work. That's solidarity.

As in the case of the workers at Crafts-FArrow, a review of the list of grievance at the Azelea Plant sheds considerable light as to why such solidarity exists: Ventilation at the plant is so bad that the management has had substantial difficulty finding "scabs", or strike-breakers, willing to work in the oppressive heat; fringe benefits such as insurance programs, etc., are all but non-existant; the company has been unwilling to employ a check-off system--even though the union long ago was certified as having been designated by a majority of the workers to represent them; and wages at the plant are so low that, under the wage scale the union is now challenging, some workers actually qualified to receive food stamps.

* * * * * * *

One guage of the curious morality of our state has been the willingness of its power structure to force our working brothers and

sisters to bear the burden of our "progress." State officials have made no secret of the fact that a key argument used in luring industries is the generally low level of wages paid industrial workers in the state. An unholy alliance of politicians and management keeps wages low by demagogic exploitation of fears and prejudices of backlash-prone working-class Whites, and in some cases, Blacks, with tyrades against "communistic" unions, and by harsh recrimination against participants in organizational efforts. Managers and investers continue to get rich from expanding industrialization in the state, and the lot of the workers, who often are only too grateful for any improvement in their former conditions - when there were no jobs available at all - remains the same; low wages, poor working conditions, minimal benefits, state laws extremely unfavorable to workers - in short, second-class citizenship.

State government thus has a stake in keeping unions out of South Carolina. And with their being so committed to keeping unions out of private industry, the power structure's adamant position against public employee unions is not difficult to understand.

So the odds and the obstacles are great. But they are not so great that they can stop the union movement in South Carolina, which, after an erratic history, appears to be strongly on the upswing.

The Charleston strike was great victory, and was marked by an encouraging amount of participation by other unions in the state. The Crafts-Farrow and Orangeburg efforts will hopefully have similar outcomes, and become chapters in the story of a new emergence of unionism in the state and region.

Perhaps even the sluggish Textile Workers Union of America (TWUA) could be prodded into newer, more realistic organizational drives.

And perhaps the dream of southern progressives -- a coalition of Blacks and working class Whites -- may prove in the end not to be completely pollyana.

WE CAN HELP

Columbia 1199 and the Orangeburg Chapter of Local P-61, Amalgamated Meat Cutters and Butchers Workmen's Union, need the help of South Carolinians who subscribe to their courageous efforts for justice and dignity. These proud people are fighting to help themselves, and in a larger sense, all working people in South Carolina Shall we let them bear the burden of that fight alone?

Columbia 1199 needs money to continue its organizational work. Contributions should be sent to: Columbia 1199, P. O. Box 1056, Columbia, S. C., 29202.

In Orangeburg, Local P-61 workers have been living on $30 per week allotments from their union since their strike began fifteen weeks ago. With school starting, these men are under trememdous financial pressure. They are standing firm, but they are in real need of assistance. Contributions should be sent to: Strike Commitee, Local P-61, Orangeburg Chapter, c/o Mr. Woodrow Morgan, P.O. Box 929, Orangeburg, S.C. 29115.

An essential part of the Orangeburg union's effort to win a settlement is the boycott of all Azalea Meats, Inc., products. The boycott has already cut Azalea's sales in half. But more is needed. We can help by not buying any products processed by Azalea Meats, Inc. of Orangeburg.

A LATE ANNOUNCEMENT:

Included in the agenda of SCVEP's Annual State-wide Leadership meeting, to be held at Hotel Wade Hampton September 19th, will be a workshop on welfare conducted by the State Advisory Committee (SAC) to the U.S. Civil Rights Commission. SAC has called a press conference for 2:30 P.M. on that date to discuss the results of open hearings on state welfare programs SAC held in Dorchester County April 3-4. SAC members, including SCCHR Executive Director Paul Matthias, will also discuss the response of newly appointed State Director of Public Welfare, Dr. R. Archie Ellis, to a meeting held July 27 concerning the Dorchester hearings.

AUGUST MATERIALS DISTRIBUTION

1. STATEMENT OF THE US COMMISSION ON CIVIL RIGHTS, concerning the "Statement by the President on Elementary and Secondary School Desegregation."
2. MAJORITY BLACK SCHOOL DISTRICTS IN THE 11 SOUTHERN STATES; an in-depth study by Race Relations Information Center.
3. DESEGREGATION WORKS: A PRIMER FOR PARENTS AND TEACHERS: a compendium of research done by Lillian S. Calhoun, of Integrated Education Associates.
4. TEACHERS AND THE CHILDREN OF POVERTY; by Robert Coles, M.D., for the Potomac Institute.
5. VOICES FROM THE SOUTH: BLACK STUDENTS TALK ABOUT THEIR EXPERIENCE IN DESEGREGATED SCHOOLS; by Betsy Francher, Southern Regional Council.
6. DON'T LET STEREOTYPES WARP YOUR JUDGMENT; by Robert L. Hielbroner. THINK magazine reprint.

Ask you local council president for these and other timely items sent out each month. OR-- if you should wish to be included in this monthly distribution, send a check for $10.

SOUTH CAROLINA COUNCIL ON HUMAN RELATIONS

Executive Staff

Paul W. Matthias, Exec. Dir. Edward Francis, Field Dir., RURAL Program
Rodney Albert, Assoc. Dir. Tim Rogers, Dir. of Information

MEMBERSHIP CATEGORIES

__ $5 Regular __ $100 Corporate __ $2 Student
__ $8 Husband and Wife __ $1 Associate
__ $10 In addition, send me the regular monthly Materials Distribution.

NAME: _____

ADDRESS: _____

CITY: _____ STATE _____ ZIP _____

S.C. Council on Human Relations
1420 Lady Street - Suite 207
Columbia, South Carolina 29201

Non-Profit Org.
U. S. Postage
Permit No. 758
Columbia, S.C.

Mr. Paul Anthony
Southern Regional Council
5 Forsyth Street, N. W.
Atlanta, Georgia 30303

GROUPS IN THE SOUTH CONCERNED WITH FAIR HOUSING

Birmingham, Alabama
Greater Birmingham Ministry
Room 1306
2121 Eighth Avenue
35203

Miami, Florida
South Dade Fair Housing Committee
7730 S. W. 134 Street
33156

Atlanta, Georgia
Southwest Atlantans for Progress
1443 Pollard Drive, S.W.
30311

Concerned Citizens of Southwest Atlanta
P. O. Box 92365
30314

South DeKalb Neighbors
P. O. Box 32095
Decatur 30032

New Orleans, Louisiana
Broadmoor Improvement Association
4222 South Broad Street
70125

Columbia, South Carolina
Columbians for Fair Housing
c/o South Carolina Council on Human Relations
1420 Lady Street
29201

Dallas, Texas

Urban League of Dallas
2606 Forest Avenue
75215

Dallas Committee for Fair Housing
Wilson Building
75201

Arlington, Virginia

Northern Virginia Fair Housing, Inc.
4444 Arlington Blvd.

QUESTIONAIRE

LOCAL FAIR HOUSING COMMITTEES

(1)

NAME OF ORGANIZATION: Urban League of Dallas

ADDRESS: 2606 FOREST AVE

CITY AND STATE: Dallas, Texas 75215

ACTIVITIES: Renders Aid in Selection of Desirable Homes by Minority Group persons and Serves as a Referral agent for complaints. Works closely with H.U.D. and other agencies in field

(2)

NAME OF ORGANIZATION: Dallas Committee for Fair Housing

ADDRESS: Wilson Bldg.

CITY AND STATE: Dallas, Texas 75201

ACTIVITIES: Assist in locating Housing for Minorities accepts + process complaints. Furnishes legal service and advise person of their Rights in open Housing.

If additional space is needed, please attach another sheet of paper.

Questionaire - Page 2.

STATE OR LOCAL FAIR HOUSING LAWS

(1)

DATE OF PASSAGE: NONE 19____

BY WHOM? NONE

COVERAGE: _____

Only Federal Laws Enforced by HUD.

NAME AND ADDRESS OF ENFORCEMENT AGENCY: _____
Name

_____
Address

_____
City and State

(2)

DATE OF PASSAGE: _____ 19____

BY WHOM? _____

COVERAGE: _____

_____

NAME AND ADDRESS OF ENFORCEMENT AGENCY: _____
Name

_____
Address

_____
City and State

What services are offered by FHF?

1. A referral service provides information to persons who want to buy, sell, or rent, especially in racially-integrated neighborhoods. Information may be obtained by calling 256-7456 on weekdays between 10 a.m. and 1 p.m. There is no charge for use of the service.

2. Volunteers are available as guides to assist potential buyers or renters. The guides may drive interested parties to residences in which they are interested. They may also make inquiries of owners to determine if property is being offered on a non-discriminatory basis.

3. Friends of fair housing are alerted when new residents move in so that the newcomers can make friends, learn about available schools, and become acquainted with local commercial services.

4. A speakers' bureau provides the names of active members of FHF who can discuss fair housing with religious, civic, real estate, and other organizations.

5. A legal referral service (available also at 256-7456) informs persons of fair housing laws and how legal service can be obtained to insure enforcement.

6. FHF works with real estate brokers and agents in solving difficult problems that arise in serving all buyers and sellers on a non-discriminatory basis.

What would be accomplished if fair housing became a reality?

The first and most important result would be another step in reaching our national ideal of equality for all.

Another result would almost certainly be increased understanding between people of different races. Fear, distrust, and prejudice are hard to maintain when people get to know each other personally. As long as blacks and whites live in separate residential areas, they have few opportunities to understand the feelings of the other group. Yet when blacks and whites become neighbors, understanding and good will are given a chance to grow.

A third result of fair housing is that it would help to solve the problem of public school integration. School zones could be drawn to include a fair sampling of the population. The "neighborhood school" could focus on education per se, instead of being distracted by political and legal problems.

Fourth, the danger of "blockbusting" would be decreased. Many whites still maintain the illusion that by moving they can escape their moral and legal obligation to the total community. This frame of mind makes it possible for unscrupulous real estate dealers to use scare tactics, panic whites into selling, and then profit off the inflated prices that blacks must pay. Whites often fear their property values will decrease if blacks move into the neighborhood. Where fair housing is practiced, this fear is proved to be groundless, "blockbusters" are frustrated, and blacks and whites keep their dollars, their senses, and their self-respect.

Finally, fair housing would make it possible for blacks and whites to enrich each others' lives. Each person and family can be themselves, but they can also be friends to others. Black and white are both beautiful.

What do the fair housing laws say?

The 1968 Fair Housing Act made it illegal to:

- refuse to sell, rent, or deal with any qualified person on any basis that is discriminatory according to race, creed, or national origin.
- make different terms and conditions for buying or renting housing
- advertise that housing is available only to certain persons
- deny that housing is available for inspection, sale, or rental when it actually is
- "blockbust," that is, to persuade someone to sell housing by saying that minority groups are moving into the vicinity
- threaten or intimidate persons who intend to rent or sell property to minority group persons
- deny or make different terms for home loans
- deny the use of real estate services, such as broker or multiple listing service

The 1968 law does not cover one-family houses sold by the owner, or owner-occupied apartments of four or less units. However, in June, 1968, in Jones vs. Mayer, the United States Supreme Court ruled that an 1866 law prohibits all racial discrimination in the sale or rental of property. This ruling means that it is illegal for anyone—homeowner, tenant, or real estate agent—to discriminate.

To report violations of these laws, call:

Mr. Charles Anderson
U.S. Attorney General
U.S. Court House
Nashville, Tennessee
242-8321

or your personal attorney

or FHF Fair Housing Foundation 256-7456

Cut along this line

FAIR HOUSING PLEDGE

I will welcome into my neighborhood any responsible person of whatever race, religion, or national origin, and I will work with him and other neighbors to create a desirable community for all.

NAME _____

ADDRESS _____

PHONE NUMBER _____ ZIP CODE AND REAL ESTATE *AREA NAME (e.g., Belle Meade)*

Check the item that interests you and return to **Fair Housing Foundation**, 403 Capitol Towers, Nashville, Tennessee:

I will be glad to:
____work as an office volunteer
____work as a housing aide
____do phoning from my home
____prepare mailings from my home
____organize a block group
____donate money

Other: _____

I need help in:
____locating a suitable house to buy
____locating a suitable place to rent
____selling on a non-discriminatory basis
____financing housing
____obtaining proper legal counsel

Other: _____

What you can do to support fair housing:

If you are identified with a majority group:

1. Obey the law in your own transactions.
2. Make known to real estate agents and brokers who handle your property for sale or rent that you expect them to make the property available to persons of all races, nationalities, and religions.
3. Welcome into your neighborhood any new neighbor and let your neighbors know you intend to remain in the neighborhood.
4. Should you decide to move, consider moving into a racially-integrated area.

If you are identified with a minority group:

1. Obey the law and register complaints with the United States Attorney General when you know of violations.
2. Be willing to look at property in all areas when you are considering a move.
3. Try to avoid moves into neighborhoods that are more than thirty per cent black.
4. Show good will to residents of majority groups who live in your neighborhood.

Everyone can support fair housing by:

1. Signing the FHF pledge.
2. Contributing money to FHF.
3. Calling FHF (256-7456) when you know of property for sale or rent, especially in the $10,000 to $25,000 price range.
4. Calling FHF (256-7456) when you know of buyers or renters who are looking for housing and are willing to live in an integrated neighborhood.
5. Volunteering to work for FHF as a housing guide, office worker, speaker, or in some other capacity.
6. Organizing a neighborhood group in your block that would encourage enforcement of the law, promote stabilization, and build a dialogue between blacks and whites.

For further information, call or write:
FAIR HOUSING FOUNDATION, INC.
~~403 Capitol Towers~~
Nashville, Tennessee ~~37210~~
~~256-7456~~ 356-6620

P O BOX 50085
37205

FHF Board of Directors

Chairman, John Gattis
918 Marengo Lane
Nashville, Tenn. 37204

Vice Chairman, Charles Cole
950 Draughon Ave.
Nashville, Tenn. 37204

Treasurer, John Norris
2407 Fairfax Ave.
Nashville, Tenn. 37212

Secretary, Miss Sophie Lowe
914 Marengo Lane
Nashville, Tenn. 37204

Mrs. William O. Smith
829 Kirkwood Lane
Nashville, Tenn. 37204

Norman R. Moore
1104 Clifton Lane
Nashville, Tenn. 37204

Frank D. McKee
837 Battlefield Drive
Nashville, Tenn. 37204

Chairman of Volunteers, Mrs. James C. Elder
6226 Robin Hill Rd.
Nashville, Tennessee 37205

First Class
U.S. Postage
PAID
Permit No. 4145
Nashville, Tennessee

BUSINESS REPLY MAIL
NO POSTAGE STAMP NECESSARY IF MAILED IN THE UNITED STATES

Postage will be paid by

FAIR HOUSING FOUNDATION
~~403 CAPITOL TOWERS~~
Nashville, Tenn. ~~37210~~

P. O. BOX. 50085
37205

Metropolitan Nashville. Tennessee

[redacted]

P.O. Box 50085

Nashville 37205

A voluntary organization of local citizens with the aims of supporting fair housing laws and promoting stability in neighborhoods undergoing change.

ADDITIONAL GROUP IN THE SOUTH CONCERNED WITH OPEN HOUSING

FLORIDA

Jacksonville Fair Housing Council
c/o Mrs. David Swain
829 Pearl Street
Jacksonville, Fla. 32202

Upper Pinellas Council on Human Relations
c/o Mrs. E. N. Halmi
411 Orangeview Avenue
Clearwater, Fla. 33515

Greater Miami Urban League
375 N.W. First Street
Miami, Florida 33128
(305) 377-0681
Lee Black, Housing Director

NORTH CAROLINA

Interfaith Committee on Housing
44 Circle Street
Asheville, N. C. 28801

Charlotte Fair Housing Association
c/o Mr. David Blevins, Pres.
P. O. Box 1102
Charlotte, N. C. 28201

Housing Committee
Durham Council on Human Relations
c/o Mr. Billy Griffin
P. O. Box 8713
Durham, N. C. 27702

John J. Ingle, Executive Director
NCDH/HOME Demonstration Project
(formerly Housing Opportunities made Equal - HOME)
710 West North Street
Raleigh, N. C. 27603
(919) 828-3870

NORTH CAROLINA (Cont'd)

Mrs. Judy Dunn, Executive Secretary
Winston-Salem Citizens for Fair Housing, Inc.
408 Pepper Building
Winston-Salem, N. C. 27101
(919) 723-7945

TENNESSEE

HOPE, Inc.
Box 50391
Nashville, Tenn. 37205

TEXAS

Greater Dallas Housing Opportunities Center, Inc.
426 Wilson Building
Dallas, Texas 75201
George Galerstein, President
(214) 748-1034

Neighbors for Fair Housing
P. O. Box 12371
Dallas, Texas 75225
OR
Neighbors for Fair Housing
c/o Edward C. Fritz
4144 Cochran Chapel Road
Dallas, Texas 75209

Neighbors of Houston
c/o C.R. Conguist
5815 Portal Drive
Houston, Texas 77035

VIRGINIA

Northern Virginia Fair Housing, Inc.
c/o H. Tessandori
4444 Arlington Blvd.
Arlington, Virginia 22204
( )524-4425

VIRGINIA (Cont'd)

Charlottesville Fair Housing Committee
c/o Mrs. Shirley Clement
1421 Westwood Place
Charlottesville, Virginia 22901
(703) 296-9007
OR
c/o Roger P. Bristol
1808 Barrocks Road
Charlottesville, Virginia 22901
(703) 293-5485

Mrs. Wilma Bradbeer
League of Women Voters Housing Committee
130 Stribling Avenue
Charlottesville, Virginia 22901

Tidewater Fair Housing Committee
4210 New Port Avenue
Norfolk, Virginia 23508

Tidewater Fair Housing Committee
c/o Mrs. Robert Clapp
1845 Karen Lane
Virginia Beach, Va. 23451

title: Citizen Organizations in the South Concerned with Equal Opportunities in Housing.

Georgia

Atlanta Metropolitan Area:

[redacted]

[redacted]

✓ Southwest Atlanta for Progress
c/o Mr. William Alexander
1443 Pollard Drive, S.W.
Atlanta, ~~Georgia~~ Ga. 30311
Phone: (404) 521-0100

✓ Northwest Fair Housing Group
c/o Mrs. Ramona L. Cowart
3512 Pines Place, N.W.
Atlanta, ~~Georgia~~ Ga. 30327
Phone: (404) 233-7340

Concerned Citizens of Southwest Atlanta
c/o Mr. Ken Crooks, Jr.
✓ 3047 Synhurst Circle, S.W.
Atlanta Ga. 30311
Phone: (404) 691-5712

✓ Heritage Valley Community Area Club
c/o Mr. ~~John~~ G. Davis
3473 Heritage Valley, S.W.
Atlanta, ~~Georgia~~ 30331
Phone: (404) 344-8332

✓ South Dekalb Neighbors
c/o Mrs. Peggy Holton
1895 Delphine Drive
Decatur, ~~Georgia~~ 30032
Phone: (404) 378-5170

Doraville Fair Housing Group
✓ c/o Mrs. Norman M. McGuffog
3543 Beech Hill Drive
Doraville, ~~Georgia~~ 30340 . Phone: (404) 938-9643

Druid Hills Fair Housing Association
c/o Mrs. James Wood
1031 Springdale Road, N.E.
Atlanta, ~~Georgia~~ 303 06
Phone: (404)-

Atlanta Together ~~in~~ Progress
c/o Mr. and Mrs. Chris Sikly
3727 Stephanie Drive, S.W.
Atlanta, ~~Georgia~~ 303 31
Phone: ~~(404)~~ 44-7250
~~Northside Fair~~

Northside Fair Housing
c/o Mrs. Mary Ann Crowley
6840 Peachtree-Dunwoody Road, N.E. ← address if no organ. exists.
Atlanta, ~~Georgia~~ Ga. - 30328
Phone: (404)-255-8743

[redacted]

no answer

Alabama

✓ Greater Birmingham Ministry
c/o Mr. George Quiggle
Room 1306
2121 Eighth Avenue
Birmingham, Ala. 35203.
Phone:- (205) 251-5208

~~Florida~~

✓ Jacksonville Urban League
~~Jacksonville Fair Housing Council~~
c/o Mr. ~~Dave Swan~~ Ronald C. Belton?
829 Pearl Street
Jacksonville, Fla. 32202
Phone: (904) 356-8336

(See last page)

✓ Upper Pinellas Council on Human Relations
c/o Mrs. ~~E. H.~~ S.L. Holmi
441 Orangewood Avenue
Clearwater, Fla. 33515.
Phone: (813) 446-8991 527-7103

(A)

---

c/o Mrs. Betty Plass, PLASS 10975 S.W. 84th Ave. Miami 33156. 271-5202

~~Miami: Contact Mrs. Kathleen McGrath (305) 835-1276~~

~~Information citizen group~~ (See Black, Miami Urban League Director - 305/377-3681).

South Dade Fair Housing, Inc.
~~7730 S.W. 137 Street~~, Miami, Fla. 33156.
Phone:

Agency recently discontinued.

Neighbors for Fair Housing
c/o Edward C. Frity
4144 Cochran Chapel Road
Dallas, Texas 75209
Phone: (214) 352-8370

~~Neighbors of Houston~~
~~c/o C.R. Conquist~~ (no person listed)
~~5815 Portal Drive~~
~~Houston, Texas 77035~~
~~Phone: (713)~~

?

no listing

~~Southwest Intergroup Relations Council~~
~~c/o~~ ?
~~1503 Guadalupe, Suite 210~~
~~Austin, Texas 78701~~
~~Phone: (512) 477-5974~~

Virginia

Northern Virginia Fair Housing, Inc.
c/o ~~Mr. Tessandori~~ Robert ~~Cy~~ Czapiewski
4444 Arlington Blvd.
Arlington, Va. 22204
(703) 524-4425

?

(c)

no answer

Charlottesville Fair Housing Committee
c/o Mrs. Shirley Clement
1421 Westwood Place
Charlottesville, Virginia 22901
Phone: (703) 296-9007

South Carolina

Columbians for Fair Housing
c/o Rev. Paul Mathias
South Carolina Council on Human Relations
1203 Gervais Street
Columbia, S.C. 29201
Phone: (803) 253-8325

Rock Hill Council on Human Relations
c/o Mr. A.D. Sherrill
517 Forest Lane
Rock Hill, S.C. 29730
Phone: (803) 327-3564

Texas

Greater Dallas Housing Opportunities Center, Inc.
c/o Dr. Charles Hunter
426 Wilson Building
Dallas, Texas 75201
Phone: (214) 748-1034

Tennessee

Fair Housing Foundation, Inc.
c/o Mr. John Gattis
P.O. Box 50085
Nashville, Tenn. 37205
Phone: (615) 356-6620

Belmont-Hillsboro Neighbors, c/o Dr. Eugene Tesselle
2007 Linden Ave.
Nashville, Tenn. 37212
Phone: (615) 297-2626

South Carolina

Columbians for Fair Housing
c/o Rev. Paul Mathias
South Carolina Council on Human Relations
~~1420 Lady Street~~ 1203 Gervais Street, Suite 200
Columbia, S.C. 29201
Phone: (803) 253-8325

Mr. A.D. ~~Sherrill~~ Sherrill, Rock Hill, 517 Forest Lane, 29730.
Phone: (803) 327-3564

Rock Hill Council on Human Relations, c/o Mr. A.D. Sherrill, ...

Texas

Greater Dallas Housing Opportunities Center, Inc.
c/o ~~George Holerstein~~ Dr. Charles Hunter
426 Wilson Building
Dallas, Texas 75201
Phone: (214) 748-1034

489-2949
? 688-8173 → Radio No.?

✓ Housing Committee
Durham Council on Human Relations
c/o Mr. Billy Griffin -
P.O. Box 8713
Durham, N. C. 27702
Phone: 919-489-0446

✓ NCDH/HOME Demonstration Project
c/o Mr. John J. Ingle
710 West North Street
Raleigh, N. C. 27603
Phone: (919) 828-3870

Winston-Salem Citizens for Fair Housing, Inc.
✓ c/o Mrs. Judy Dunn
408 Pepper Building
Winston-Salem, N.C. 27101
Phone: (919) 723-7945

Mississippi

✓ Housing Committee
c/o Miss. Judith Krabbe
Jackson Area Council on Human Relations
108 South President Street
Jackson, Miss. 39201
Phone: (601) 948-0878

(4)

Louisiana

Broadmoor Improvement Association
c/o Sister Mary Gordan
4222 South Broad Street
New Orleans, La. 70125
Phone: (504) 821-4779

North Carolina

Interfaith Committee on Housing
c/o Mr. Rigsley Kibenson
Parkway Office Building
Asheville, N.C. 28801
Phone: 704-252-6439

Charlotte Fair Housing Association
c/o Mr. David Blevins
P.O. Box 1102
Charlotte, N.C. 28201
Phone: (704) 399-0885

3-A

Florida

Upper Pinellas Council on Human Relations
c/o Mrs. S. L. Holmi
411 Orangeview Avenue
Clearwater, ~~Florida~~, 33515
Phone: (813) 527-7103

South Dade Fair Housing
c/o Mrs. Betty Plast
10975 S.W. 84 Avenue
Miami, ~~Fla~~ Fla. 33156
Phone: (305) 271-5202

Tidewater Fair Housing Committee
c/o Mrs. Robert Clapp
1845 Karen Lane
Virginia Beach, Va. 23451
Phone: (703) 428-6900

c/o Mr. Richard Miller - Teleg. no.?
HOME, 19 Overbrook Road, Richmond, Va. 23222

[redacted]

~~Professionally staffed housing programs are~~

~~operating in~~ The following local affiliates of the Urban League have professionally-staffed housing programs.

Greater Miami Urban League
395 N.W. First Street
c/o Mr. Lee Block
Miami, Florida 33128
Phone: (305) 377-3681

Jacksonville Urban League
c/o Mr. ~~Robert~~ Ronald C. Belton
829 Pearl Street
Jacksonville, Fla. 32202
Phone: (404) 356-8336

Atlanta Urban League
c/o Mr. Fred Thompson
75 Piedmont Avenue, N.E.
Atlanta, Ga. 30303
Phone: (404) 659-1150

adwk + Co.

659-4463

Mr. George Quiggle.

> B, Ala. - 205/251-5208

Mrs. Kathleen McGrath - 305/235-1216

Miami, Fla. - [redacted]

Atlanta, Ga.

15 day 4.50 [illegible]

SWAP - Mr. William Alexander, President
office 521-0100

Concerned Citizen - K. B. M. Crooks, Jr., President
404/691-5712

Sr. Detail Dept. - Mrs. Peggy Holton, 1895 Delphine Dr.
Decatur 30032. 404/378-5170.

New Orleans - Mr. Alan Guma - 504/895-3906.

Columbia - Not available

Dallas
- Urban League - Mr. Roosevelt Johnson

Dallas Committee - N.A.

Robert Czapiewski, President
Arlington - 703/524-4425.

JOHN INGLE -

OTHER LOCAL ORGANIZATIONS

L

THE HOUSTON REAL ESTATE ASSOCIATION, INC.
3907 PORTER STREET • HOUSTON, TEXAS 77021 • 748-4122

September 21, 1970

Mr. Horace N. Baker, Jr.
Southern Regional Council, Inc.
5 Forsythe Street, N. W.
Atlanta, Georgia 30303

Dear Mr. Baker:

I am writing in reference to your letter some time ago concerning Houston or any other city in Texas that has statute or ordinance prohibiting discrimination in the sale or rental housing or including a prohibition against "blockbusting" tactics. We don't know of any such municipality in Texas. If we here of such we would be more than glad to inform you.

Sincerely,

Miss Lily M. Fonteno

Miss Lily M. Fonteno
Executive Secretary of the
Houston Real Estate Association

LMF/clb

Room 645

Housing Opportunity Division October 20, 1970

Mr. Lee A. Black
Housing Resources Coordinator
Housing Opportunity Center
395 N. W. First Street
Miami, Florida 33142

Dear Mr. Black:

I enjoyed meeting with you last Friday during the Urban League's visit to our Equal Opportunity Office.

To further explain our arrangements with the Dade County Fair Housing and Equal Employment Commission, let me say that no formal agreement exists between this Department and Mr. Frank Cannon's Commission regarding the handling of complaints. When I met with him earlier this year, I explained to him that, pending further notice from our Washington Office, we would handle any Dade County Fair Housing complaint which was forwarded to us. We did, however, agree to notify Mr. Cannon of the receipt of any such complaint, and he indicated he would give us any information he then had on any such complaint, or any past history he knew of the Respondent named.

Additionally, Mr. Cannon agreed to notify us and refer to us any complaint he had which was covered by our law and not by the local ordinance. The only type complaint likely to fall in this category would be one too old under the local statue of limitations, but not too old under our law.

Since I spoke last to Mr. Cannon (around March or April of this year) this office has not received any complaints from Miami-Dade. When we spoke to the Urban League around the same time period, we made an effort to bring that office up to date on our handling of a group of complaints referred to us earlier through Urban League's efforts. At that time we were told that Urban League was making an effort to cooperate with Mr. Cannon's office and would probably continue to refer complaints there initially.

I have no up-to-date analysis of how well Mr. Gannon's efforts are succeeding. In all honesty, however, I must tell you that our small staff and backlog of complaints make it difficult for us to handle complaints with the speed which is often necessary to get positive results. We are not jealous of our jurisdiction and are only too happy to get help from local enforcement agencies. It stands to reason that Mr. Gannon, unless he is overwhelmed with complaints, could perhaps give you better service than an office located hundreds of miles away. On the other hand, we feel that we have a good, professional staff and can achieve results. We welcome any Miami-Dade complaint alleging housing discrimination that you may wish to forward for handling by this office. I am enclosing a supply of complaint forms for your use, should you decide to forward complaints which come to your attention.

Other material which you might wish to pass on to complainants is also enclosed. Please contact us if we can be of further assistance.

Sincerely yours,

Grady J. Norris, Director
Housing Opportunity Division

Enclosures
cc: File
Reading

EH:GJN:jsh

ARLINGTON COUNTY, VIRGINIA

OFFICE OF THE COUNTY BOARD

COURT HOUSE
ARLINGTON, VIRGINIA 22201

PHYLLIS L. FERRARI, CLERK
PHONE: 558-2261

MEMBERS
NED R. THOMAS
CHAIRMAN
A. LESLIE PHILLIPS
VICE CHAIRMAN
JOSEPH L. FISHER
KENNETH M. HAGGERTY
JAY E. RICKS

November 24, 1970

Mr. Horace Barker
Southern Regional Council
5 Forsyth Street, N.W.
Atlanta, Georgia 30303

Dear Mr. Barker:

In accordance with our telephone conversation today, I am enclosing herewith a Summary of the 1969 Activities of our Fair Housing Board and a copy of the Fair Housing Ordinance.

Sincerely,

Phyllis L. Ferrari
L.H.

(Mrs.) Phyllis L. Ferrari
Clerk

PLF:lh
Encls.
F.H. Ordinance
Summary of activities

(1)

(24)

PROVISIONS OF EFFECTIVE OPEN HOUSING LEGISLATION

Following is a listing of the ~~general provisions~~ essential elements which an effective state or local open housing law should contain. The discussion is intended to provide a layman's guide to an effective law. ~~Local governments may write HUD~~ or the Department of Justice, Civil Rights Division for ~~legal and technical assistance in drafting an ordinance.~~

1. Prohibitions. - The law should enumerate a comprehensive list of forbidden discriminatory acts. This would include discrimination in the sale or rental of housing, the financing of housing, and in the provision of brokerage services. Title VIII of the Federal 1968 Fair Housing Act is a good model to follow in listing prohibitions.

2. Coverage. - The law's prohibitions should apply to all housing. No convincing rationale exists ~~(other than perhaps a lack of enforcement machinery)~~ for limiting coverage to certain categories of housing. If discrimination in housing is an evil, it is an evil in every case.

3. Enforcement.- (a) Responsibility for enforcement should be vested in a special ~~commission~~ enforcement agency with authority to receive, investigate, and conciliate complaints. The ~~commission~~ agency should have adequate professional staff to carry out its duties effectively and promptly. Time delays in correcting discriminatory housing practices can often prove very costly to the person discriminated against and discourage ~~the complainant~~ him from seeking

(2)

~~his~~ legal redress. ~~guarantee to fair housing.~~ (b) In cases where conciliation fails to provide redress, the law should authorize the ~~an~~ agency ~~enforcement agency~~ to hold hearings on the dispute and, where the evidence justifies it, to mete out appropriate penalties, and to order the accused discriminator to take appropriate remedial action.

The agency ~~Complainants~~ should have an opportunity to enforce complainants' ~~their~~ rights through the issuance of an administrative equivalent of temporary ~~and permanent~~ injunctions or ~~and~~ temporary restraining orders, it also ~~and~~ should be empowered to seek permanent injunctions in the court on complainant's behalf, at least in circumstances where it has become evident that conciliation agreements or agency orders after hearing are not being obeyed. The law ~~also~~ should explicitly provide for the awarding of compensatory and punitive damages, and payment of ~~court~~ costs and attorney's fees by the ~~guilty party~~ respondent where he has been adjudged liable. ~~The protection and enforcement of rights through the issuance of temporary and permanent injunctions, temporary restraining orders, conduct of hearings, award of compensatory and punitive damages, court costs and attorney's fees in appropriate cases.~~

~~Temporary injunctive powers to~~ Power to temporarily restrain a respondent to force the holding of property can prevent the accused party from disposing of the property ~~in question~~ until the facts have been established and, where appropriate, a settlement ~~is~~ has been reached. (c) The law should provide that the complainant may ~~file~~ seek relief through the courts if the above administrative proceedings fail, and (d) The law should provide that realtors or salesmen found to have engaged in discriminatory practices ~~guilty of discrimination~~ should be subject to revocation proceedings. ~~have their~~ license ~~revoked.~~

4. Intimidation of Complainant. - There should ~~not~~ be no provisions which impose any obligation ~~expenditures~~ on a complainant to post bond, or which ~~would~~ inhibit the filing of complaints ~~or the filing of a sup-~~

And therefore operate as a restraint on the law's central purpose — the elimination of discrimination. Adequate ~~civil~~ remedies already exist in all jurisdictions to protect respondents against complainants who are acting in bad faith. Special penalty provisions tend to discourage even legitimate complainants from taking action.

cites a special penalty for the making of a false complaint. Such provisions tend to

A. The agency should have powers, for example, to issue ~~issuance~~ to enforce the law through the issuance of an administrative equivalent of temporary injunctions or temporary restraining orders. This power to temporarily ~~restrain~~ restrain a respondent* ~~[illegible]~~ ~~him to hold~~ can prevent him from disposing of the property until the facts have been established and, where appropriate, a settlement has been reached.

Ft. *Term "The respondent" refers to the person accused of discriminating.

c) The enforcement agency also should be empowered to seek permanent injunctions against the respondent in situations where ~~case~~ the terms of conciliation agreements or agency orders after hearing are violated.

d) The law should provide explicitly for the awarding of compensatory and punitive damages and

for the payment of costs and attorney's fees by the respondent where he has been judged liable.

Ftn.* The term "complainant" refers to the person who files a complaint about a discriminatory act.

(e) The law should provide that the complainant may seek relief through the courts if the administrative proceedings fail, and

(f) The law should provide that realtors or salesmen found to have engaged in discriminatory practices should be subject to license revocation proceedings.

4. Intimidation of Complaints - There should be no provision which imposes any obligation on a complainant to post bond or which cites a special penalty for the making of a false complaint.

Such provisions tend to inhibit the filing of

legitimate complaints and, therefore, operate as a restraint on the law's central purpose – the elimination of discrimination. Adequate remedies already exist ~~[illegible]~~. To protect respondents against complaints who act in bad faith.

~~plementary suit authorized by law.~~ In addition to setting up statewide enforcement machinery,

6. Metropolitan Jurisdiction. - State laws should authorize cities and counties to cooperate in forming ~~single~~ metropolitan enforcement agency to administer open housing laws throughout metropolitan areas.

5. Special Services. - Ideally, the law should impower the commission not only to investigate complaints of housing discrimination but to carry out an affirmative open housing program. This might include, for example, operation of reference services to help people find housing.

The complexity of the issues which arise from attempts to locate subsidized housing outside areas of existing racial concentrations is demonstrated by the story of one housing project in Atlanta.

/Following is outline of what the we could report here./

1. HUD approval of AHA's decision to build housing in Red Oak; Thompson's intervention.

2. Review the typical arguments made for and against public housing (property values, educational facilities, jobs, etc.)

3. Red Oak project now held up by court action; 2 other projects also held up.

4. Review broad policy issues reflected in the dispute.

   a. Need to build housing throughout metro area (cite recent policy statements of ARMPC), need for AHA to initiate a land bank program to meet housing needs on a rational basis.)

   b. Role of citizen participation; need for educational ~~activities.~~ activities.

   c. Examples of more progressive political leadership:

      (1) ARMPC
      (2) Mayor Massell's support; Andrew Young's proposal for "New Towns," racially and economically integrated, within existing cities.

The city of New Orleans is just beginning to make significant political and social changes after years of lethargy.

1. Has ~~the~~ new mayor elected on basis of new coalition.

2. City has adapted a scattered site housing program, but finds it difficult to implement.

   a. Only 600 of proposed 3000 units have been built.

   b. New Orleans Housing Authority is described by N.O. Human Relations Committee staff and N. O. religious leaders as "archaic," accused of generating opposition to scattered housing rather than support.

3. One public housing project - Desire - is extreme example of the negative results of isolating minority groups.

   a. Social facts about income, educational levels; crime; flooding.

   b. Surrounded on three sides by tracks, industrial canal.

   c. Location of the violence which recently errupted in New Orleans.

Nashville:

In February, 1967, the Tennessee State Advisory Committee to the U. S. Commission on Civil Rights made 16 recommendations as to how housing ought to be improved in Nashville. Among those recommendations were the following:

1. The metro government should abandon a policy of concentrating "a large group of decent people in barrack-type projects in monotonous repetition of identical structures and adapt a policy of dispersal throughout the county.

2. Federal funds should be withdrawn from the Nashville Housing Authority until plans are made to disperse

new public housing. At a minimum ". . . the proposed construction of 500 more public housing units adjacent to 380 existing units in the Edgehill area must be rejected."

3. Metro government should adapt a open housing ordinance [this information should go above in section on local housing laws.]

/Suggest we talk with appropriate persons in Nashville to see if any of the recommendations were approved. Action or inaction in Nashville should provide another example of the progress or lack thereof toward building scattered housing./

A REPORT TO THE PRESIDENT

AFSC Experience and Recommendations

re: Executive Order 11063

on

Equal Opportunity in Housing

May, 1967

American Friends Service Committee
160 North Fifteenth Street
Philadelphia, Pa. 19102

V. E. P. NEWS

VOTER EDUCATION PROJECT

DECEMBER 1967 VOL. 1, NO. 7 Southern Regional Council, Inc. 5 Forsyth St., N.W. Atlanta, Ga. 30303

MISSISSIPPI NEGRO OFFICIALS MEET, CONQUER BOND PROBLEM

Negro elected officials in Mississippi, brought together Dec. 14-15 in Jackson by the Voter Education Project, met and overcame a common problem facing them.

The newly elected officials, noting that practically all of them were having difficulty getting bonded to take office, adopted a resolution at the end of the two-day meeting calling on the U. S. Department of Justice for assistance.

Eighteen of the newly elected officials were present at the history-making Jackson meeting. At the time of the meeting, only three of the 18 had been able to obtain bond.

A few days later, however, the Negro officials were receiving their bonds. The Wall Street Journal of Dec. 21 credited it to "the glare of publicity."

In a telegram sent to the U. S. attorney general, the newly elected officials pointed out that "immediate action" was necessary, since they could not take the oath of office until they had obtained bond.

The bonding matter was but one of a long list of subjects discussed at the two-day meeting. Other discussions covered the duties and responsibilities of office, Mississippi government, the Negro and economic issues, relationship to the federal government, the Negro in the political process, serving the public, and dealing with the press.

Vernon E. Jordan Jr., director of the Voter Education Project, opened the Institute for Mississippi Negro Elected Officials by telling those attending that their performance in office "will blaze the trail for others who will follow."

The Voter Education Project brought specialists from within and without Mississippi to Jackson to lead the discussions. Several themes came up repeatedly during the morning, afternoon and evening sessions of the two-day

(Continued on Page 3)

5 NEGROES WIN LOUISIANA RUNOFFS

Five Negroes scored victories in runoff elections in Louisiana on Dec. 16, bringing to 34 the number of Negro winners in that state in 1967 primaries.

There were 29 Negro winners in the first primary Nov. 4.

The five Dec. 16 winners consisted of four police jurors and one parish Democratic committee member.

Elected to the Orleans Parish Democratic Committee was the Rev. Avery C. Alexander. Winning nomination as police jurors were Joseph M. Davis and Anderson Yancy, St. Mary Parish; Raymond Julien, Ascension Parish; and the Rev. O. L. Virgil, East Carroll Parish.

The number of first primary winners was boosted to 29 (instead of 28, as reported in the last issue of V. E. P. News) when Richard Turnley was declared winner of a seat on the East Baton Rouge Parish Democratic Committee. Turnley ran slightly behind another Negro candidate,

(Continued on Page 4)

At Left, 13 of the 18 Mississippi Officials Who Attended Jackson Mee ting; At Right, Georgia Sen. Horace Ward (Speaking) With Georgia Rep. Julian Bond (Shirtsleeves) and Aaron Henry of Clarksdale (to Sen. Ward's Right).

Voter Education Project
ADVISORY COMMITTEE

Southern Regional Council, Inc.
5 Forsyth Street, NW, Atlanta, Ga. 30303

DR. SAMUEL D. COOK
Chairman

PAUL ANTHONY
H. A. (HANK) BROWN
DR. C. G. GOMILLION
DR. VIVIAN W. HENDERSON
JESSE HILL
NORMAN HILL
FRANK SMITH
RUSSELL SUGARMON
DR. C. H. THOMAS, JR.
JOHN WHEELER

VERNON E. JORDAN, JR.
Director

THREE FLORIDA CITIES ELECT NEGRO CANDIDATES

Three Florida cities elected Negroes to their governing bodies in recent elections. In two cities, the new officeholders are the first of their race to be elected to such positions.

Mrs. Athalie Range swept to an impressive victory to Miami's City Commission on Nov. 21. She polled 26,430 votes—more even than a candidate for mayor who captured 81 per cent of the vote.

Delray Beach's first Negro city councilman is O. F. Youngblood, who won a runoff election by defeating three whites, including the incumbent.

Earl Johnson and Oscar Taylor swept to victory over white Republican opponents in Jacksonville's Dec. 5 general election, thus winning posts on the City Council.

Three other Negroes previously had been elected in Jacksonville. Mrs. Sallye Mathis and Mrs. Mary Singleton were elected to the City Council, and Charles E. Simmons Jr. was elected to the Civil Service Board.

In Homestead, Fla., a Negro is in a runoff for City Commission. Jesse Robinson ran sixth in a 10-man primary race.

In Houston, Tex., meanwhile, Bill Wood lost his bid for a Texas House seat in a Dec. 5 runoff. He was defeated by a white Republican by a margin of almost two-to-one, although the district was considered Democratic.

In Virginia's Greensville County, Garland Faison was a successful write-in candidate for justice of the peace. His victory brought the total of Negro winners in Virginia's general elections to seven.

Frank Parker, U. S. Civil Rights Commission attorney, is shown delivering the luncheon address at a one-day training institute for Arkansas school directors. The Arkansas Voter Education Project sponsored the institute, which was held at Arkansas A. M. & N. College at Pine Bluff.

DIRECTOR'S DIRECT LINE

Jackson Meeting Historic Moment In Mississippi

Much of the joy of working for the Voter Education Project is being able to watch history being made at close range. Still greater joy comes from being able to have a hand in a history-making event.

We of VEP were proud to have had a hand in a historic event that took place in Jackson, Miss., on Dec. 14-15. On those two days, at the Downtowner Motor Inn in Jackson, 18 of the 22 recently elected Negro officials in Mississippi met for two days of inspiring discussion.

During the Southern Regional Council's first Voter Education Project (1962-64), financial aid to registration projects in Mississippi had to be suspended because the hostile, threatening and intractable atmosphere prevailing in Mississippi made the cost of registration programs exorbitant.

When the 1965 Voting Rights Act went into effect, only 35,000 Negroes were registered in Mississippi. This was but 8.3 per cent of the Negro voting-age population. Today more than 200,000 Negroes are registered to vote in Mississippi, or over 47 per cent of the Negro voting-age population.

So while there is much, much more that the federal government could be doing to secure political rights for Mississippi Negroes, the Voting Rights Act has made a difference. The Act opened doors. Now, at any rate, it is feasible for VEP to make grants in Mississippi. So during 1967, VEP funded about 30 civil rights and community organizations in Mississippi for voter registration and citizenship education activities.

For generations, Negroes were excluded from political participation in Mississippi by law, custom, and bigotry. Many Americans—black and white alike—struggled, sacrificed, bled and died so that black people in Mississippi could have dignity and the ballot.

The result of all these efforts sat before us in the Downtowner motel in Jackson on Dec. 14-15.

Except for a school board member elected last year, the 22 Negroes elected this year are the first at the county level in Mississippi since Reconstruction days. Their elections do not mean, of course, that there has been a complete and overnight change in Mississippi. Far from it. It still takes real courage in much of Mississippi for a Negro to register, vote and run for office.

So these are bold people who are going forth into the still-hostile and dangerous atmosphere that hangs over Mississippi to serve as constables, justices of the peace, supervisors and legislators. Already they have learned that every obstacle and every technicality will be placed in their way. And as Clarence Mitchell said, the eyes of the world are upon them. They will be judged by standards far higher than any ever applied to white officeholders, high or low, in Mississippi.

As I remarked in Jackson, we in the Voter Education Project look forward to the day when the 22 officeholders will be 44, the 44 will be 88, and the 88 in the hundreds. How soon that day will come depends largely on how the 22 perform in office. They are blazing the trail.

As we observed how intently the newly elected officials listened to every discussion, we had every reason to believe that they will perform well. Our purpose in holding the two-day institute in Jackson was to do our part to see that they have every opportunity to do so. —*VERNON E. JORDAN.*

MISSISSIPPI OFFICIALS MEET IN JACKSON

(Continued from Page 1)

institute. The more prominent themes were these:

1. Mississippi Negro officeholders will have their every move watched and will have to perform especially well. Frank Smith, a director of the Tennessee Valley Authority and a former Mississippi congressman, compared their position to that of Jackie Robinson breaking into major league baseball. Said Smith, who spoke at the opening session: "You're going to have to do better than average if you're going to do anything to better the Negro's position in politics."

Later on the first day, Jackson attorney Jack Young warned the elected officials that "the least little technicality may be used to try to get you out of office." Young added: "You had to fight to get your office, and you'll have to fight to keep it."

2. With more than 200,000 Negroes registered to vote (against only 35,000 when the 1965 Voting Rights Act went into effect), the time may come when Mississippi will outshine other states in the openness and fairness of its government.

"There's no reason for Negroes to go looking for a promised land in California or somewhere else," said Dr. Vivian Henderson, president of Clark College, in a luncheon address. "The promised land is right here, right under your feet."

"Twenty-five years from now," predicted Bayard Rustin, executive director of the A. Philip Randolph Institute, in a dinner address, "Mississippi will be among the most progressive states in the union."

3. The time is in sight when candidates will be elected in Mississippi on the basis of their stands, without regard to race.

"In a few years," asserted Smith, "there'll be no candidate elected who hasn't sought the Negro vote."

4. Despite what happened in the period following Reconstruction, there will be no turning back this time by the federal government in enforcing Negro political rights. Smith and State Sen. Horace Ward of Atlanta were among the speakers who took this position.

Clarence Mitchell, director of the NAACP's Washington bureau, underscored several of the recurring themes in his luncheon address on the second day.

"Your election to public office is one of the finest developments in our country's history," Mitchell told the new officials. "You may well set examples that will make this state a model of good government and progress. The eyes of the nation and the world are upon you."

Sen. Ward and Georgia Rep. Julian Bond appeared on a panel called "Serving the People." Aaron Henry of Clarksdale was moderator. Atlanta Alderman Q. V. Williamson was delayed in arriving for the panel, but he spoke briefly at a later session.

Clarence Mitchell, Flanked by Atlanta Alderman Q. V. Williamson and Aaron Henry of Clarksdale.

A panel on the duties and responsibilities of various county offices featured Ruben Anderson and Paul Brest of the NAACP Legal Defense and Educational Fund, and Young.

Participating in a panel on dealing with the press were William Raspberry of the The Washington Post; Dave Emmons, a former Chicago newsman; W. F. Minor, Jackson correspondent for The New Orleans Times-Picayune; and Marvin Wall, VEP research director. Claude Ramsay, president of the Mississippi AFL-CIO, was moderator.

Robert B. Fitzpatrick of the Lawyers Committee for Civil Rights Under Law joined Jordan, the lawyer panel, and several others in a closing discussion on special problems facing Mississippi Negro officials. It was at the end of this final session that the telegram to the attorney general was drafted.

Mrs. Martin L. Harvey, member of the Southern Regional Council's executive committee, presided over the dinner session at which Rustin spoke. Weldon Rougeau, VEP field director, handled introductions at the opening session.

The 22 Negroes who won this year were the first Negroes in Mississippi elected to county-level offices since Reconstruction, except for one elected last year to a school board. Those who attended the Jackson meeting were:

Kermit Stanton, supervisor, Bolivar County; Alexander Collins, justice of peace, Claiborne County; Geneva Collins, chancery clerk, Claiborne County; Leander Monroe, constable, Claiborne County; William Matt Ross, supervisor, Claiborne County; Dan Ferguson, justice of peace, Coahoma County; Charlie Jones, justice of peace, Coahoma County; Robert G. Clark, state representative, Holmes County; Griffin McLaurin, constable, Holmes County; Melvin Smith, constable, Issaquena County; Matthew Walker, justice of peace, Issaquena County; Sylvester Gaines, supervisor, Jefferson County; Earlie Lott, constable, Jefferson County; Martha Lee, justice of peace, Jefferson County; Willie Thompson, justice of peace, Jefferson County; U. S. Rimmer, justice of peace, Madison County; McEwen Walker, constable, Marshall County; and James Jolliff Jr., supervisor, Wilkinson County.

Mississippi Officeholders; Taking Notes at Left Is Rep. Robert Clark.

REVIEWERS HAIL 'JACOB'S LADDER'

"Climbing Jacob's Ladder," a recent book about the Southern Regional Council's two Voter Education Projects, continues to win acclaim. Friends and associates of VEP who have not yet read this book will want to do so as soon as possible. Here are excerpts from some recent reviews of "Climbing Jacob's Ladder":

• *Robert Coles in New Republic:* " 'Climbing Jacob's Ladder'. . . . is a scholarly text, crammed full of facts, documents and statistics that will be indispensable to future historians and political scientists. Yet even more valuable is something else that comes across on every page: a 'feel' for what makes social change, for what can happen between individuals and their government, given the 'right' moment. In other words, Pat Watters and Reese Cleghorn not only want to record what happened, they want to tell how it all happened, and how it felt as it was happening. . . .

"They have written a beautiful book: beautiful in its blend of documentation and passion; beautiful in its clear direct language; beautiful in its persistent fairness to what *really* happened . . . and finally, beautiful in its stubborn refusal to make flashy, appealing generalizations about a region that has always been prey to the global and partisan conclusions of its observers."

• *Ralph McGill in The Atlanta Constitution:* " 'Climbing Jacob's Ladder' is a fine book—disturbing, yet not without hope. It is a necessary book for those who 'want to know.' "

• *Kirkus Literary Service:* "Coming after a series of polemical works by Negro writers and by Northern liberals, this carefully written history of the golden years of the civil rights movement provides the facts and the overview necessary to make judgments on the successes and failures of one of the great social revolutions in this nation's experience. . . . The authors go beyond history to give a superb profile of the many Negro organizations that worked the rights field and the sociological outlook that informed their labors."

• *Atlanta Magazine:* " 'Climbing Jacob's Ladder' is vital to an understanding of today—to Black Power, the new violence, and the rise of separatism. It is also as vital to an understanding of the region as Cash's 'The Mind of the South' and—critics are predicting—its impact will be as lasting."

• *John Raymond in The Atlanta Journal-Constitution:* "Negroes are arriving in Southern politics, but they haven't arrived. Jacob's ladder still has rounds going higher, higher. Cleghorn and Watters are optimistic in their book but their optimism is tempered considerably by a realistic appreciation of the facts of Southern life. . . . The book is charged with emotion. No passionate out-bursts, no harangues, no soap-boxing—but the quietly intense kind of emotion that accompanies deep conviction."

CONYERS ADDRESSES SCVEP

Congressman John Conyers Jr. of Michigan was principal speaker Dec. 7 at a fund-raising dinner held by the South Carolina Voter Education Project at the Hotel Wade Hampton in Columbia.

LOUISIANA WINNERS

(Continued from Page 1)

Mrs. Anna F. Williams, in the first primary. However, Mrs. Williams bowed out of the race so that Turnley would be elected.

This left 49 Negro candidates in the runoffs, of whom five won victories. Negro candidates usually fare poorly in runoffs, since white votes often consolidate behind their opposition in second primaries.

Twenty-eight absentee ballots for Wally Oliver, a Negro candidate for the Police Jury in Iberville Parish, were invalidated, causing him to lose to his opponent, 436 to 411. If the absentee ballots had been counted, Oliver would have been a sixth runoff winner. A court suit is being filed.

The general election in Louisiana will be held Feb. 6. Table below shows Negro winners in the two primaries.

OFFICE	*WINNERS*
State House of Representatives	1
Police Jury	10
Justice of Peace	7
Constable	7
City Marshal	1
State Democratic Committee	1
Parish Democratic Committee	7
TOTAL	34

V.E.P. News

SOUTHERN REGIONAL COUNCIL, INC.

5 Forsyth Street, N.W.

Atlanta, Georgia 30303

1967 ELECTION CALENDAR

	GOVERNOR	LEGISLATURE	FILING DEADLINE (for candidates)	REGISTRATION DEADLINE		ELECTION DATES		
	ELECT	ELECT		PRIMARY	GENERAL	PRIMARY	RUN-OFF	GENERAL
ALABAMA	NO	NO						
ARKANSAS	NO	NO						
FLORIDA	NO	NO						
GEORGIA	NO	NO						
LOUISIANA	YES	YES	Aug. 12	Oct. 4	Jan.6, 1968	Nov. 4	Dec. 16	Feb.6, 1968
MISSISSIPPI	YES	YES	June 9	July 7*	July 7	Aug. 8	Aug. 29	Nov. 7
N. CAROLINA	NO	NO						
S. CAROLINA	NO	NO						
TENNESSEE	NO	NO						
TEXAS	NO	NO						
VIRGINIA	NO	YES	April 12	June 10	Oct. 7	July 11	Aug. 15	Nov. 7

* July 8 falls on Saturday

Voter Education Project
Southern Regional Council, Inc.
May, 1967

V.E.P. NEWS

VOTER EDUCATION PROJECT

JANUARY 1968 VOL. 2, NO. 1 Southern Regional Council, Inc. 5 Forsyth St., N.W. Atlanta, Ga. 30303

LOUISIANA INSTITUTE PLANNED MARCH 1-2

A two-day institute is being planned by the Voter Education Project for new Negro officeholders in Louisiana. The post-election institute will be similar to one held in December by VEP in Mississippi. Tentative dates for the Louisiana meeting are March 1-2.

GENERAL ELECTION NEXT IN LOUISIANA; 36 WINNERS COUNTED

Formal election is approaching for 27 Negroes who have won nominations to state and local offices in Louisiana. The state's general election will be held Feb. 6.

Most of the nominated candidates will be unopposed in the general election.

Nine Negroes won posts on parish Democratic committees in the first and second primaries, which were held in November and December. (The earlier listing by V.E.P. News of a Negro winner of a State Democratic Committee seat was in error. All nine winners were running for parish committees.)

There was a total of 36 Negro winners in Louisiana's first and second primaries. Two of these, both of Natchitoches Parish, are recent additions to VEP's list. They are Larry Barthazar, winner in the first primary for the position of constable, and Earl Roque, winner in the first primary for a seat on the Parish Democratic Committee.

Names, offices, and parishes of the 27 Negro candidates on the general election ballot are as follows:

Raymond Julien, police jury, Ascension
Watson Sanders, police jury, East Carroll
Rev. O. L. Virgil, police jury, East Carroll
Zelma Wyche, city marshal, Madison
Larry Barthazar, constable, Natchitoches
Ernest N. Morial, state representative, Orleans
Wesley Albert, justice of peace, Pointe Coupee
Charlie Harris, justice of peace, Pointe Coupee
Thomas Nelson, constable, Pointe Coupee
Sultan Cezar, justice of peace, St. James
Oliver Cooper, police jury, St. James

(Continued on Page 4)

VEP PROGRAMS TOTAL 122 IN '67; BUSY YEAR AHEAD

The Voter Education Project funded a total of 122 programs during 1967, over 100 of which involved some phase of voter registration. This was 16 more programs than were funded in 1966.

Programs were assisted in all 11 Old South states.

VEP supported 60 voter registration drives during 1967, and 42 combined voter registration-citizenship education programs.

There were four citizenship education programs, six research grants, and seven leadership training programs.

Despite the relatively small number of the latter programs, leadership training constituted a major VEP undertaking during 1967. Briefings for Negro candidates were conducted in Louisiana and Mississippi. As were the Alabama and South Carolina briefings the year before, these one-day institutes for candidates were jointly conducted by VEP and the NAACP Legal Defense and Educational Fund.

Two new leadership programs for Negro officeholders in the South were held in July and December.

The former, at Clark College in Atlanta, was for Negro mayors, city councilmen and county commissioners. The latter, held in a downtown motel in Jackson, Miss., was for newly elected Negro officials in Mississippi. Thirty-four officials attended the July meeting and 18 were present at the Mississippi meeting.

These meetings were similar to the seminar conducted by VEP in late 1966 for Negro legislators in the South.

VEP continued its assistance during 1967 of statewide VEPs in Arkansas and South Carolina, and assisted in the formation of the North Carolina Voter Education Project.

With 1968 activities already underway, VEP anticipates an even busier period this year.

'KNOW YOUR RIGHTS'

An additional 10,000 copies of "Know Your Rights" have been printed by the Voter Education Project. VEP's original supply of the illustrated booklet had been exhausted last fall. The booklet was prepared jointly by the Georgia ACLU and the Georgia Council on Human Relations.

Voter Education Project

ADVISORY COMMITTEE

Southern Regional Council, Inc.
5 Forsyth Street, NW, Atlanta, Ga. 30303

DR. SAMUEL D. COOK
Chairman

PAUL ANTHONY
H. A. (HANK) BROWN
DR. C. G. GOMILLION
DR. VIVIAN W. HENDERSON
JESSE HILL
NORMAN HILL
FRANK SMITH
RUSSELL SUGARMON
DR. C. H. THOMAS, JR.
JOHN WHEELER

VERNON E. JORDAN, JR.
Director

NEW YORK TIMES SALUTES SCVEP

(Editor's Note: A news article about the South Carolina Voter Education Project appeared in The New York Times on Jan. 7. The editorial reprinted below appeared in The Times two days later.)

The least dramatic — and still most effective — way of changing laws, officeholders and even fixed public attitudes is at the polls. The call for violence and the deliberate act of defying laws of person and property are, unfortunately, what capture the headlines. But wild talk and irrational behavior do not equal, in results, the unglamorous work of registration and voting.

The South Carolina Voter Education Project is a case in point. Groups of volunteers there, including a number of college students, are working to have 250,000 Negroes on the polling books in time for the next presidential election. The conservative estimate is that more than 80,000 Negroes have registered in all 46 counties since the drive began in September. In six counties registered Negroes outnumber whites.

South Carolina's own liberalized election law has enabled many more Negroes to register. The books are open during regular hours, registration by mail is permitted, and many counties have at least one Negro deputy registrar.

The Southern Regional Council reports that Negro voter registration in the South increased 30 per cent, to 2.8 million, from 1964 to 1967. Some small but significant county and board of education offices in rural areas are occupied by Negroes as a result of elections. It is possible that in South Carolina and elsewhere Negroes will be placed on the ballot for higher offices.

It has happened in the North. The mayoralty, congressional and senatorial seats won by Negroes the last two Novembers did not go unnoticed. The effects of quiet, grassroots registration by Southern Negroes could have national importance for both parties in 1968.

ELECTIONS SLATED FEB. 27, MARCH 2 IN MISSISSIPPI

School trustees will be elected for all consolidated districts and some municipal districts in Mississippi on March 2.

Polls will be open from 2 p.m. until 5 p.m. March 2 is a Saturday.

There are 29 consolidated districts in Mississippi. Certain municipal districts that have expanded territory also will be electing trustees.

In addition, a special election will be held Feb. 27 to fill a vacant congressional seat from Mississippi's Third District.

DIRECTOR'S DIRECT LINE

'68 To Be Busy; Advance Planning Always Important

As the reader can see from the election calendar on the opposite page, 1968 will be a busy year. It is hard to imagine a year busier than "non-election" 1967, but the pace is bound to be faster this year.

Seven Southern states will be electing U. S. senators. Four will be electing governors. All, of course, will be electing congressmen. And there will be hundreds of other state and local races—not to mention the presidential race.

And on that last point, this may be a good time to mention the rapid approach of precinct, county, district and state meetings to select delegates to the national party conventions. Each state has its own procedures for choosing convention delegates. This is a highly important step in the selection every four years of presidential and vice presidential candidates by our major parties. So right now is not a moment too soon to begin finding out what procedure will be followed in your own precincts, counties, districts and states.

And it is hoped that every friend and associate of VEP will carefully study the election calendar on Page 3. You will notice that some of the dates fall quite early in the year. In Texas, for example, the registration deadline already has passed. Other registration deadlines are coming up as early as April in Florida, North Carolina and Alabama. Primaries are coming in May in Texas, North Carolina, Florida and Alabama.

Georgia and Louisiana have the latest primaries, their runoffs coming in late September. The general election falls, of course, on Nov. 5, and it is possible to register for the general election as late as Oct. 26 in Alabama and North Carolina.

With so much election activity taking place, we expect scores of requests this year for VEP assistance in conducting voter registration, citizenship education, and leadership training programs. We cannot stress strongly enough the importance of careful advance planning in these requests.

It pains us to lend assistance to a registration program, for example, and then learn through reports—as we have several times—that the program was held up because the registration office had not been scheduled to stay open during the period of the program. Usually, this sort of thing can be avoided by foresight, proper attention to homework, and careful planning.

These are subjects that get considerable attention in the VEP booklet, "How To Conduct a Registration Campaign." None of us is so generously blessed that he is able to waste any talent, time, or money on poorly planned campaigns.

To assist local groups in this and other matters, VEP now has a full-time field director who will try to visit most, if not all, local programs this year.

In both 1966 and 1967, Negroes made marked political advances in the South. We hope—and expect—to see even greater advances made during 1968.

VERNON E. JORDAN.

LSCRRC REPORTS ON MISSISSIPPI ELECTION

Numerous irregularities and cases of intimidation were noted in Mississippi's November general election by observers sent to the state by the Law Students Civil Rights Research Council.

Fifty-five law students from 23 colleges and universities were sent to Mississippi at the invitation of a number of local leaders. The Voter Education Project paid about one-fourth of the cost of the undertaking. The students were placed in nine counties.

"As anticipated," said LSCRRC's post-election summary of the observers' work, "the instances of election irregularities and intimidation of voters were frequent and general. When not observing the voting or the polls, the students spent election day protesting (sometimes unsuccessfully) and documenting illegal practices. The illegal practices took a variety of forms, some subtle and some blatant."

Irregularities, according to the report, included these:

- Pollwatchers were told the authorizations which they had were invalid.
- Pollwatchers were not allowed to watch the clerks who were responsible for determining whether an individual was eligible to vote.
- Pollwatchers were ejected for using voting lists in deciding who should or should not be challenged.
- Voters were told they were not registered in a particular precinct.
- Election managers failed to initial ballots of voters who requested assistance.
- Some allegedly ineligible voters were not permitted to cast challenged ballots.
- Pollwatchers and voters were not allowed to observe the vote tallying.

"One of the most frequent arguments which students had with election officials was over the right to bring sample ballots into the voting booth," the LSCRRC report continued. "In some instances election officials were persuaded to allow their use. Others allowed them only for voters who did not require assistance."

The report was highly critical of federal election observers.

"It was the almost unanimous opinion of the participating students," said the report, "that the federal observers are almost useless, and in many cases a deterrent to the fair conduct of the elections. The observers are invariably white Southerners who are indistinguishable from the local white election officials. In almost every instance they make no attempt to identify themselves as federal as distinguished from local officials. They are often openly friendly to the local whites and hostile to the local Negroes. In many cases they refuse to note irregularities. When they do note irregularities, they generally refuse to attempt to remedy them."

The students were placed in Bolivar, Carroll, Hinds, Holmes, Issaquena, Madison, Sunflower, Yazoo and Wilkinson counties. They "loosely coordinated" their activities, the report explained, with those of 25 lawyers sent to Mississippi by the Law Center for Constitutional Rights.

In addition to documenting election-day intimidation and irregularities, the students were engaged in three other tasks: voter education, technical advice to candidates, and orientation of pollwatchers. The latter, said the report, "turned out to be a major activity." The report had this to say about pollwatchers:

"On election day many of the pollwatchers performed very well, often causing the white election officials to refrain from persisting in their illegal conduct. In other situations the pollwatchers were not sufficiently aggressive, and illegal practices became the rule."

The report concluded by saying:

"In many instances irregularities were checked or remedied. In some areas the election was conducted in an almost fair

(Continued on Page 4)

1968 ELECTION CALENDAR

State	U. S. Congress (3) Senators	U. S. Congress (3) Representatives	Electing Governor	Filing Deadline For Candidates	Registration Deadline Primary	Registration Deadline General Elect.	Election Dates Primary	Election Dates Run-Off	Election Dates General
ALABAMA	Hill	5-D; 3-R	no	March 1	April 27	Oct. 26	May 7	June 4	Nov. 5
ARKANSAS	Fulbright	3-D; 1-R	yes	April 30	July 10	Oct. 16	July 30	Aug. 13	Nov. 5
FLORIDA	Smathers	9-D; 3-R	no	April 2	April 6	Oct. 5	May 7	May 28	Nov. 5
GEORGIA	Talmadge	8-D; 2-R	no	July 26	July 23	Sept. 16	Sept. 11	Sept. 25	Nov. 5
LOUISIANA (1)	Long, R.	8-D	yes	June 21	July 17	Oct. 5	Aug. 17	Sept. 28	Nov. 5
MISSISSIPPI		5-D	no	April 5	May 4	July 2	June 4	June 25	Nov. 5
N. CAROLINA	Ervin	8-D; 3-R	yes	Feb. 23	April 20	Oct. 26	May 4	June 1	Nov. 5
S. CAROLINA	Hollings	5-D; 1-R	no	(2)	May 11	Oct. 12	June 11	June 25	Nov. 5
TENNESSEE		5-D; 4-R	no	June 6	July 2	Oct. 12	Aug. 1		Nov. 5
TEXAS		21-D; 2-R	yes	Feb. 5	Jan. 31	Oct. 1	May 4	June 1	Nov. 5
VIRGINIA		6-D; 4-R	no	April 10	June 8	Oct. 5	July 9	Aug. 13	Nov. 5

(1) Feb. 6, 1968: General Election for Louisiana state and county offices.
(2) Filing deadline will be two weeks after the second day of state conventions, usually held in March.
(3) Names under Senators are incumbents; Under Representatives "D" is number of Democratic representatives and "R" is number of Republicans.

Voter Education Project
Southern Regional Council
5 Forsyth St., N.W.
Atlanta, Georgia 30303

STATE NAACP REQUESTS EXAMINERS IN VIRGINIA

A resolution calling upon U. S. Atty. Gen. Ramsey Clark to send federal examiners into Virginia has been adopted by the Virginia State Conference of Branches of the National Association for the Advancement of Colored People.

Also sent to the Justice Department was a Virginia NAACP county-by-county survey of complaints about registration difficulties and charges of voting irregularities.

The resolution urged Clark "to dispatch immediately federal registrars into every jurisdiction in Virginia where complaints have been received in order to prevent the continued discrimination against Negroes seeking to register to vote and to exercise their right to vote."

Thus far, no federal registrars have been sent into Virginia. It is the only state covered by the 1965 Voting Rights Act that has been so spared.

The Virginia NAACP resolution cited "numerous practices and techniques which are designed to effectively limit the opportunity to Negro citizens to qualify to vote and to effectively exercise their right to vote." The resolution listed these:

- Inconvenient and/or irregular hours of registrars.
- Location of places of registration in private homes.
- Unavailability of registrars during scheduled hours.
- Failure to give adequate notice of periods of registration.
- Failure to make available lists of qualified voters.
- Untimely purging of Negroes from voting rolls.
- Untimely shifting of location or boundaries of voting precincts.

LSCRRC REPORTS

(Continued from Page 3)

manner. Much of this is attributable to the work of the lawyers and law students."

The report was prepared by David Lipton, associate director of LSCRRC. The director of LSCRRC is D'Army Bailey.

The students came from these schools: Boston College, Boston University, Chicago, Colorado, Columbia, Emory, Fordham, Georgetown, George Washington, Harvard, Hastings, Howard, Michigan, New York University, Northwestern, Oregon, Pennsylvania, Rutgers, San Diego, Stanford, Vanderbilt, University of Washington, and Yale.

V.E.P. News

SOUTHERN REGIONAL COUNCIL, INC.

5 Forsyth Street, N.W.

Atlanta, Georgia 30303

Rep. Robert G. Clark of Holmes County (left) was sworn in as a member of the Mississippi Legislature without incident in early January. He is the first Negro member of the Mississippi House in this century. Other Negro officials also took office in Mississippi in January, although a court challenge is pending against one. Clark is talking above with Aaron Henry of Clarksdale at the recent VEP-sponsored institute for Negro officeholders in Mississippi.

LOUISIANA ELECTION

(Continued from Page 1)

Isaac Garritt Jr., justice of peace, St. James
Anatale Monconduit, constable, St. James
Roland Adams, constable, St. John the Baptist
Joseph J. Borne, constable, St. John the Baptist
Whitmore Gordan, justice of peace, St. John the Baptist
Harvey Schexnayder, justice of peace, St. John the Baptist
Rudolph Sorapuru, police jury, St. John the Baptist
Morris Barns, constable, St. Landry
Anderson Broussard, justice of peace, St. Mary
Joseph M. Davis, police jury, St. Mary
Ernest Metz, constable, St. Mary
Leonard Tardy, constable, St. Mary
Anderson Yancy, police jury, St. Mary
Eddie Davis, police jury, West Feliciana
Ledell Mackie, police jury, West Feliciana
Nathaniel Smith Sr., police jury, West Feliciana

V.E.P. NEWS

VOTER EDUCATION PROJECT

MARCH 1968 VOL. 2, NO. 3 Southern Regional Council, Inc. 5 Forsyth St., N.W. Atlanta, Ga. 30303

NEW STATEWIDE VEP FORMED IN LOUISIANA

Formation of a Louisiana Voter Education Project, with William H. Samuel Jr. of Plaquemine as director, was announced in late March.

The Louisiana VEP, which has been in the planning stages for several months, was formed officially at a meeting held March 14 in Baton Rouge.

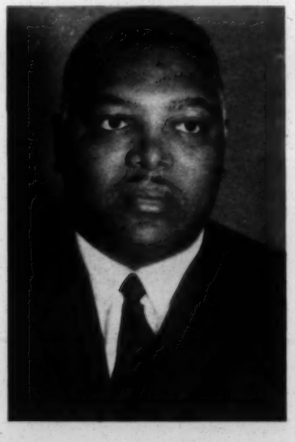
Chairman of the Louisiana VEP is Nils Douglas, prominent New Orleans attorney. Acie J. Belton of Baton Rouge and Eric L. Armstrong of Lake Providence are vice chairmen. Alphonse Jackson of Shreveport is secretary, Dr. Jewel Prestage of Baton Rouge is treasurer, and Louis Berry of Alexandria is legal counsel.

These officers and 12 other prominent Louisiana Negro leaders are the new organization's steering committee. Permanent officers and a board of directors will be elected later.

The Louisiana VEP is the fourth such statewide organization formed with assistance from the Voter Education Project of the Southern Regional Council. The first was formed several years ago in South Carolina, followed in 1966 and 1967 by others in Arkansas and North Carolina.

The statewide VEPs bring together various civil rights and community groups in a single non-partisan organization working on programs of voter registration, citizenship education, and leadership training. Local funds are raised to supplement grants from the Voter Education Project of the Southern Regional Council.

Samuel, director of the new Louisiana VEP, is 40 years old. Since last June, he has been president of the influential Iberville Industrial Voters League. Before resigning to run unsuccessfully for clerk of court last year, Samuel worked for a year as assistant director of LeMoyne Community Action Inc., which is Iberville Parish's anti-poverty agency. Last summer Samuel administered the Four-Parish Voter Education Project, which operated in Iberville, Pointe Coupee, West Baton Rouge, and West Feliciana parishes with assistance from the Voter Education Project of SRC.



William H. Samuel Jr., Director of New Louisiana VEP

Born in the town of Plaquemine, Iberville Parish, Samuel served 20 years in the Army. He retired in 1966 with the rank of staff sergeant, having spent tours of duty in Germany, Japan, and Korea. A high school graduate, Samuel

(Continued on Page 4)

JULIAN BOND MAKING SPECIAL VEP STUDY

Julian Bond, 28-year-old Georgia legislator from Atlanta, has been employed by the Voter Education Project to handle a special VEP research undertaking.

Mr. Bond began work as a research associate for VEP on March 11 just after the Georgia Legislature adjourned its regular session for 1968. His assignment is the preparation of a "how-to-do-it" booklet for Negro candidates, based on successful and unsuccessful campaigns of several dozen selected Negro candidates in the South.

The project is expected to take about 10 weeks. Mr. Bond already has started contacting Negro candidates from a list balanced between rural and urban candidates, and successful and unsuccessful candidates.

Mr. Bond was elected to the Georgia Legislature three times before he could be sworn in. His fight to take the seat to which he had been elected got national attention.

He was first elected to the Georgia House in 1965, but he was barred from taking office by legislators who objected to Mr. Bond's statements about the Viet Nam war. He then won a special election to fill the seat in February of 1966, but a special House committee again barred him.

Later in 1966, Rep. Bond won a third election. In December of 1966, the U. S. Supreme Court ruled that Rep. Bond had been improperly barred by the Georgia Legislature. Finally, in January of 1967, he was sworn in.

Born Jan. 14, 1940, in Nashville, Tenn., Mr. Bond entered Morehouse College in 1957. In early 1960 he was a founder of the Committee on Appeal for Human Rights, an Atlanta University Center student organization that co-

(Continued on Page 4)

Voter Education Project

ADVISORY COMMITTEE

Southern Regional Council, Inc.
5 Forsyth Street, NW, Atlanta, Ga. 30303

DR. SAMUEL D. COOK
Chairman

PAUL ANTHONY
H. A. (HANK) BROWN
DR. C. G. GOMILLION
DR. VIVIAN W. HENDERSON
JESSE HILL
NORMAN HILL
FRANK SMITH
RUSSELL SUGARMON
DR. C. H. THOMAS, JR.
JOHN WHEELER

VERNON E. JORDAN, JR.
Director

34TH BOARD MEMBER ELECTED IN ARKANSAS

Support from two white areas paved the way March 12 for the election of John Wesley Smith, a Negro, to the North Little Rock, Ark., School Board.

Smith, a contractor who ran unsuccessfully three years ago, received strong support from Negro voters, but votes from two white areas gave him his victory margin. He defeated an incumbent, 1,589 to 1,382.

The Arkansas Gazette reported that Smith had the backing of two organizations described as progressive. His election brought the number of Negroes elected to school boards in Arkansas to 34.

In the Dollarway District of Jefferson County, meanwhile, Elijah Coleman lost in a second bid for a School Board post, this time by 188 votes. Coleman, who is executive director of the Arkansas Council on Human Relations, lost by 147 votes in a race against a different opponent last September.

JUSTICE TAKES A STEP FORWARD IN MISSISSIPPI

(Editor's Note: Vernon Dahmer was a voter registration leader in Hattiesburg, Miss. The editorial below appeared March 19, 1968, in The Atlanta Constitution.)

The murder of Vernon Dahmer was a particularly brutal one.

A group of men tossed gasoline-filled plastic jugs into his home one night in 1966, and set the house aflame. "Let him die," one of the assailants was heard to yell.

Last week a Mississippi court convicted Cecil Victor Sessum of murdering Dahmer. Sessum was sentenced to life imprisonment.

Under other circumstances, Sessum might have been given the death sentence . . . particularly had he been a Negro and his victim white, instead of the other way around.

But it was the first time in modern Mississippi history a white man had been convicted of murdering a Negro civil rights worker, and that represents progress, however slow.

DIRECTOR'S DIRECT LINE

Evers Campaign Can't Be Called A Wasted Effort

Charles Evers lost by nearly 45,000 votes March 12 in his race for Congress, but it would be entirely wrong to call the vigorous and imaginative campaign that he waged a wasted effort. Indeed, in many ways it can be said that the Mississippi civil rights leader won an important moral victory.

Evers ran in the 12-county Third Mississippi District, in which white registration outnumbers Negro registration 125,000 to 70,000. Moreover, most of the latter are newly registered and inexperienced voters. (Only 35,000 Negroes were registered in the whole state prior to the Voting Rights Act.)

Working against these odds, Evers nevertheless led the field of seven candidates in the first election Feb. 27. He received 34,000 votes, or 30 per cent of the total. But, as so often happens in runoff elections, the white vote consolidated against Evers in the second election March 12. In the runoff Evers got 43,000 votes, or 33 per cent of the total.

Although soundly defeated, Mr. Evers is not discouraged. There is no reason why he should be. There are a number of positive aspects to his candidacy:

1. His was the first serious bid by a Negro for a major office in Mississippi since Reconstruction, giving Mississippi Negroes — many of them for the first time — a chance to vote *for* a candidate instead of trying to decide which candidate presented the lesser of evils.
2. Mr. Evers was an articulate candidate who was able to air — for the district, the state, and the nation — issues that needed to be aired regarding conditions in southwest Mississippi.
3. The Evers candidacy brought about a greater degree of unity among Mississippi Negroes. Symbolic of this was the fact that his campaign manager was Lawrence Guyot, chairman of the Mississippi Freedom Democratic Party, with whom Mr. Evers frequently has differed in the past.
4. Mr. Evers proved that Mississippi Negroes are capable of mounting an effective and attention-getting political campaign. The Evers campaign was sophisticated, well-organized and well-planned.
5. Mr. Evers and his strong support compelled his white opponents to moderate their campaigns. Both Mr. Evers and his runoff opponent agreed that the campaign had not been racist. For Mississippi, this is a distinct break with the past.

Finally, and most important, the Evers candidacy demonstrated that the Negro vote in Mississippi is a force to be reckoned with and respected. In the first election, only 48 per cent of the Negro registration voted. In the runoff, however, the figure went to 61 per cent, which came reasonably close to matching the white turnout. The white turnout was about 65 per cent in the first election and about 70 per cent in the second.

"The mere fact that we were able to get Negroes involved is a victory for us," Evers said after the runoff. "The mere fact that we stopped our opponent from running a racist campaign shows a victory for us."

No doubt, Mississippi has a long road to travel before it breaks completely from racist politics. But history will record that the Evers candidacy was an important step down that long road.

VERNON E. JORDAN

Twenty-eight of 36 Negroes elected in Louisiana's recent balloting attended the two-day Institute for Louisiana Negro Elected Officials, which was held at the Roosevelt Hotel in New Orleans. One of the several workshop panels is at left. At the microphone is City Councilman Henry Marsh of Richmond, Va. Standing is Thad Olive, VEP administrative assistant, and seated is State Sen. Horace Ward of Georgia. At right, some of the elected officials are shown listening to a workshop speaker.

28 ATTEND LOUISIANA INSTITUTE

"Politics ought to mean for us a chance—and a good chance—of having something to say about what is being done to us. It is no more than that and no less: a hand in the solution of the white problem in America."

So stated Georgia Rep. Julian Bond in a dinner address March 1 at the VEP-sponsored Institute for Louisiana Negro Elected Officials. Twenty-eight of Louisiana's 36 newly elected Negro officials attended the two-day institute. The meeting was similar to one sponsored by VEP for Negro elected officials in Mississippi last December.

Rep. Bond said he was not contending "that politics is pure or that politics is the only, or even that politics is the best, method of solving the white problem in America."

He was only saying, the Atlanta legislator added, that "properly practiced, politics can win rewards. Properly applied, political pressure can pave streets, get garbage picked up, make schools better, bring jobs to the jobless and homes to the homeless."

Mr. Bond was one of several well-known speakers brought to Louisiana for the institute for Negro elected officials. Luncheon speakers were Jack Greenberg, director-counsel of the NAACP Legal Defense and Educational Fund, on March 1 and Vivian Henderson, president of Clark College, on March 2.

Workshops were held during the mornings and afternoons of both days. One of the liveliest workshops came on the first day. With Rep. Ernest Morial of New Orleans presiding, a group of Louisiana lawyers—I. M. Augustine, Nils Douglas, A. P. Tureaud, and Murphy Bell—spoke on the duties and responsibilities of police jurors, constables, and justices of the peace.

Participants in other workshops were Dr. Edward F. Renwick, assistant professor of government at Louisiana State University in New Orleans; Dr. Jewel Prestage, chairman of the political science department at Southern University; Camille Gravel, prominent lawyer from Alexandria; Ronnie Moore, of the Scholarship, Education and Defense Fund for Racial Equality; James Chubbeck, director of the Institute of Politics at Loyola University in New Orleans; John Lewis, director of community organization, Southern Regional Council; Reese Cleghorn, associate editor of The Atlanta Journal; Sam Adams of The St. Petersburg, Fla., Times; Marvin Wall, VEP research director; Henry Marsh, Richmond, Va., city councilman; Sen. Horace Ward of Atlanta; and Rep. Bond.

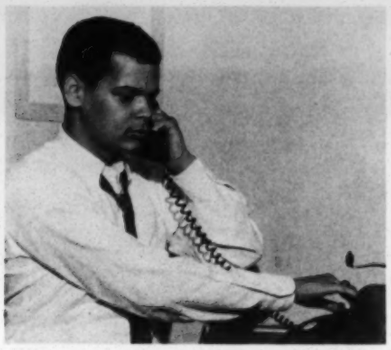
At the conclusion of the institute, the Louisiana elected officials adopted a resolution condemning the use of identification requirements as a means of discriminating against Negroes seeking to register to vote. The resolution was sent to Gov. John McKeithen.

As the institute began, it became known that Stanley G. Johnson had been elected justice of peace in St. Mary Parish. Mr. Johnson attended the meeting. He had not previously been included in VEP's listing of officials elected in Louisiana.

The two-day meeting was held at the Roosevelt Hotel in New Orleans. Elected officials attending were:

The Rev. Avery C. Alexander, Parish Democratic Committee, Orleans Parish; Morris Barnes, constable, St. Landry Parish; Ellerson Borland, Parish Democratic Committee, West Feliciana Parish; Anderson Broussard, justice of peace, St. Mary Parish; Oliver Cooper, police juror, St. James Parish; Wesley Albert, justice of peace, Pointe Coupee Parish; Larry Balthazar, constable, Natchitoches Parish; Louis Berry, Parish Democratic Committee, Rapides Parish; Felton Ceasar, justice of peace, St. James Parish; Eddie Davis, police juror, West Feliciana Parish; Joseph M. Davis, police juror, St. Mary Parish; Joseph Delphin, justice of peace, Natchitoches Parish; Mrs. Mary Lee Goings, Parish Democratic Committee, West Feliciana Parish; Charlie Harris Jr., justice of peace, Pointe Coupee Parish; Ernest Metz, constable, St. Mary Parish; Ernest Morial, state representative, Orleans Parish; the Rev. R. H. Davis, Parish Democratic Committee, West Feliciana Parish; Ledell Mackie, police juror, West Feliciana Parish; Anatole Monconduit, constable, St. James Parish; Earl Roque, Parish Democratic Committee, Natchitoches Parish; Watson Sanders, police juror, East Carroll Parish; Nathaniel Smith Sr., police juror, West Feliciana Parish; Leonard Tardy, constable, St. Mary Parish; Arthur Thompson, Parish Democratic Committee, East Carroll Parish; Richard Turnley, Parish Democratic Committee, East Baton Rouge Parish; the Rev. O. L. Virgil, police juror, East Carroll Parish; Anderson Yancy, police juror, St. Mary Parish; and Mr. Johnson.

Zelma Wyche of Madison Parish was invited to the institute, although he had been declared defeated in his race for city marshal of Tallulah. The Justice Department has filed suit asking a federal court to invalidate the election.



Julian Bond, VEP Research Associate

(Continued from Page 1)

ordinated three years of student anti-segregation protests in Atlanta.

In April of 1960, Mr. Bond helped in the formation of the Student Nonviolent Coordinating Committee. That summer he worked for the newly formed Atlanta Inquirer, a weekly Negro newspaper, and later became managing editor.

In January of 1961, Mr. Bond left Morehouse to become communications director for SNCC, a position he held until September of 1966. His work with SNCC involved him in civil rights and voter registration activities in Georgia, Alabama, Mississippi and Arkansas.

His poems and articles have appeared in Negro Digest, Rights and Reviews, Freedomways, Ramparts, Beyond the Blues, New Negro Poets, American Negro Poetry, The Book of Negro Poetry, and others.

He is an honorary trustee of the Institute of Applied Politics and a visiting fellow of the Metropolitan Applied Research Center of New York City. He was the first co-chairman of the National Conference for New Politics and now is a member of the executive board.

Mr. Bond attended primary school at Lincoln University, Pa., and was graduated from a preparatory school in Bucks County, Pa., in 1957. He is married and is the father of three children. His father is head of the department of education and research at Atlanta University.

BRADBY FOUND DEAD

James N. Bradby, one of the South's two Negro sheriffs, was found dead in his car March 25 in a sparsely populated area about 15 miles from Richmond, Va.

Mr. Bradby, who was 38 years old, had been elected sheriff of Charles City County, Va., only last November and took office early this year. A medical examiner called the death a suicide.

With the death of Sheriff Bradby, the only Negro sheriff in the South again is Lucius Amerson of Macon County, Ala., who was elected in 1966.

NCVEP JOINS IN CALL FOR FEDERAL REGISTRARS

The North Carolina Voter Education Project has joined two Fayetteville, N. C., organizations in urging President Johnson to send federal registrars into Cumberland County.

The two other organizations are the Afro-American Students Association of Fayetteville State Teachers College, and the Fayetteville Area Poor Peoples Organization.

The latter group has received a VEP grant to conduct a four-week registration drive in Fayetteville, which is the county seat of Cumberland County.

The request for federal examiners was sent to President Johnson and U. S. Atty. Gen. Ramsey Clark after a local-level request for deputy registrars in poverty areas was turned down.

LOUISIANA VEP

recently was enrolled in freshman studies at Southern University.

Vernon E. Jordan Jr., director of the Voter Education Project of the Southern Regional Council, and Weldon Rougeau, VEP field director, met with Louisiana Negro leaders at the Baton Rouge organizational meeting. Office of the Louisiana VEP will be in Plaquemine.

In addition to the officers, steering committee members of the Louisiana VEP are:

The Rev. J. H. Scott, Lake Providence; Dr. Louis C. Pendleton, Shreveport; Jesse N. Stone, Shreveport; Murphy W. Bell, Baton Rouge; J. K. Haynes, Baton Rouge; Robert Thompson, Clinton; Alfred E. Mitchell, Plaquemine; Emmitt J. Douglas, New Roads; Marion Overton White, Opelousas; the Rev. Gilbert Harrison Sr., Alexandria; Rep. Ernest N. Morial, New Orleans; and William W. Harleaux, Plaquemine.

HANDBOOKS ISSUED

Voters handbooks on North Carolina's First, Second and Fourth congressional districts have been compiled and published by the North Carolina Voter Education Project.

V.E.P. News

SOUTHERN REGIONAL COUNCIL, INC.

5 Forsyth Street, N.W.

Atlanta, Georgia 30303

(Address Correction Requested)

V.E.P. NEWS

VOTER EDUCATION PROJECT

APRIL 1968 VOL. 2, NO. 4 Southern Regional Council, Inc. 5 Forsyth St., N.W. Atlanta, Ga. 30303

Two legislative interns are being sponsored by the Voter Education Project for Rep. Robert G. Clark, Mississippi's only Negro legislator. They are Miss Florida Henderson and Miss Cora Pitchford, both of Holmes County. They are shown above at work with Rep. Clark in his Jackson office. Legistature interns

RE-REGISTRATION PROVIDES A BOOST IN SOUTH CAROLINA

A requirement that all voters in the state re-register appears to have backfired in South Carolina.

In the past South Carolina voters have had to re-register every 10 years. However, an effort was made in the South Carolina Legislature last summer to delay re-registration scheduled for 1968 and extend existing registration certificates beyond the 1968 elections. The effort failed after some members of the Legislature charged that Negro voters would "be herded to the polls in droves to vote for Lyndon Johnson."

But as it turns out, re-registration may be helping South Carolina's Negro voters. After a massive registration campaign spearheaded by the South Carolina Voter Education Project, it appears that Negro re-registration is running ahead of white re-registration.

Prior to re-registration, which began last September, Negroes had 20.6 per cent of the total registration in South Carolina. As of late March this year, Negroes had 22.1 per cent of the registration. At that point, Negro registration was 139,000 and white 489,000.

Moreover, Negro registration has been exceeding white registration in seven counties—Allendale, Beaufort, Berkeley, Jasper, Lee, Orangeburg and Williamsburg. Previously, there was no South Carolina county in which Negroes had a registration advantage.

May 11 is the registration deadline for the June 11 pri-

(Continued on page 4)

CANDIDATES MAKE BIDS IN FOUR SOUTHERN STATES

As May began, several hundred Negro candidates were running in important primaries in four Southern states.

North Carolina and Texas were voting on May 4. Alabama and Florida were holding primaries on May 7.

An authoritative Florida source put the number of black candidates in that state at 27. Six were running for legislative posts, one was running for county prosecutor, and the other 20 were seeking various county offices, such as school board and county commission posts. In addition, a total of 20 Negroes are running May 28 for seats as delegates to the Democratic national convention on three Florida slates.

According to figures compiled by the secretary of state's office, Negro registration in Florida totaled nearly 293,000 as of the April 6 registration deadline for the primaries. This was a slight drop from the previous total of 304,000. White registration is 2,194,000.

An Alabama source counted 41 black candidates running in the May 7 primary in that state. The list consisted mainly, he said, of candidates for justice of the peace, school board, county board, and other local offices. He estimated Negro registration in Alabama at 271,000—an increase over the 255,000 total of last autumn. This would put white registration at 1,119,000.

The North Carolina Voter Education Project estimated the number of black candidates in that state at 80 to 100, "at least." The list included a candidate for governor and four for U. S. Congress. NCVEP had an actual count of 49 Negro candidates in 16 of North Carolina's 100 counties. These included candidates for school board, county commission, the Legislature, and district judge.

NCVEP estimated Negro registration at 340,000 to 350,000—up considerably over the previous total of 277,000. Official sources expect little change in the white registration of 1,603,000. April 20 was the final registration day for the primaries in North Carolina.

Knowledgeable Texas sources estimate Negro registration there at 500,000 to 540,000. The previous estimate was 400,000. Across the state, registration is up more than one million over the previous three-million total.

No reliable estimate was available on the number of Negro candidates running in Texas. It was known, however, that there were at least four candidates for the Legislature, three of them incumbents.

Meanwhile, the election of Negroes to the city council in Wichita Falls and the school board in Austin brought the total number of Negro elected officials in Texas to 17. Both were the first Negroes to be elected to such posts in their cities.

Voter Education Project

ADVISORY COMMITTEE

Southern Regional Council, Inc.
5 Forsyth Street, NW, Atlanta, Ga. 30303

DR. SAMUEL D. COOK
Chairman

PAUL ANTHONY
H. A. (HANK) BROWN
DR. C. G. GOMILLION
DR. VIVIAN W. HENDERSON
JESSE HILL
NORMAN HILL
FRANK SMITH
RUSSELL SUGARMON
DR. C. H. THOMAS, JR.
JOHN WHEELER

VERNON E. JORDAN, JR.
Director

JOLLIFF REMOVED AFTER THREE MONTHS IN OFFICE

(Editor's Note: The article below appeared April 27, 1968, in The Southern Courier.)

BY KATY SIEPMANN

WOODVILLE, Miss.—Last January, James Jolliff Jr. took office as one of Mississippi's first Negro county supervisors since the 1870s. But after just three months as a Wilkinson County supervisor, Jolliff has been convicted of obstructing justice, and removed from office.

Jolliff's troubles began before he was elected. One day last September, he was put temporarily in charge of Gladys' Cafe in Woodville. Two agents of the state Alcoholic Beverage Control Division came in and began a search of the cafe.

Jolliff asked them if they had a seach warrant, and they said they didn't need one. When Jolliff insisted that they did need a warrant, he was arrested.

His trial did not come up until last month. After hearing testimony from Jolliff, the ABC agents, and other witnesses, the jury was instructed that the search was illegal if the agents did not have a warrant. The jurors—ten white and two black—were also told that since Jolliff was in charge, he was justified in stopping the search.

But after a few minutes, the jury returned with a verdict of guilty. Jolliff was sentenced to two years in jail—but the sentence was suspended, and he was put on probation for five years. He was also fined $500 and taken out of office. The conviction is now being appealed.

A Negro was appointed to fill Jolliff's place until a special election for supervisor is held on May 28. Jolliff filed as a candidate in that election, but the county election commission refused to put his name on the ballot.

In a hearing last week, a state court denied Jolliff's request that his name be put on the ballot. Now that decision, too, is being appealed, but the case probably won't be decided before the election.

"This had been a white, this wouldn't have happened," Jolliff said this week. "It's a simple act of racism." He charged that his treatment represents a "conspiracy of white racism in Mississippi that has pushed this whole thing to a goal of hate."

REGISTRATION DOUBLED

A report from the Grady County, Ga., Voter Education Project shows that the organization's drive last winter doubled Negro registration in that county.

DIRECTOR'S DIRECT LINE

Martin King's Crusade Will Be Carried On

Because he dedicated every fibre of his being to improving the lot of black Americans, Dr. Martin Luther King is dead. He lived a life of sacrifice to his cause and, finally, at the age of 39 he made the supreme sacrifice. In life, he was one of the greatest marchers in history, walking countless miles to dramatize the wrongs suffered by black Americans. In death, he rode the final four miles across downtown Atlanta in a rustic wagon drawn by two mules.

Thousands of words have been written paying tribute to Dr. Martin Luther King. There is little that can be added at this point. When another great American was assassinated in 1963, his successor rallied the nation with the words, "Let us continue." This also should be our theme in the aftermath of Dr. King's death. We must carry forward his work and continue to advance his cause.

From the time the Southern Christian Leadership Conference was founded in 1957, voter registration and political participation by Negroes have been among its chief concerns. In many instances, the Voter Education Project has been privileged to work with SCLC toward these objectives. It was registration work that sent Dr. King on the historic 58-mile march from Selma to Montgomery in 1965. It was this march that led to the Voting Rights Act, and it was this Act that permitted thousands of Southern Negroes to register to vote for the first time in their lives.

But the Voting Rights Act, as well as other civil rights legislation, has not magically and suddenly brought an end to discrimination in the South. The day-to-day task of encouraging Negroes in the South to vote and otherwise exercise their rights as Americans must go on. Much remains to be done.

The Voter Education Project is proud to be a part of the national determination to carry on the work of Dr. King and other civil rights leaders. The Field Foundation, long generous in its support of the Voter Education Project, this month included VEP in the list of organizations to which special grants were made in memory of Dr. King. The Field Foundation grants totaled $1 million, and VEP received nearly one-fourth of this amount. The foundation asked that the funds be put to use as rapidly as is practicable to further the work and objectives of Dr. King, and this VEP will endeavor to do.

Dr. King believed strongly that political change can be a lever for social and economic change in the South. On the day he was assassinated, he had planned to be in North Carolina to assist black candidates there. Tragically, however, he altered his plans to remain in Memphis to help that city's striking sanitation workers.

Two years ago, on May 4, 1966, Dr. King held a press conference at a downtown Birmingham hotel to hail the modest successes that newly registered Negro voters had secured in the Alabama primary the day before. About 175,000 Negroes voted in that primary, and Dr. King said it indicated "a new day."

Dr. King lived only to see the first breakings of dawn of this new day. To those of us left behind falls the task of advancing the new day to the full sunshine of morning.

—VERNON E. JORDAN.

Southern Voter Registration in the 1960s

		1960	1962	1964	1966	Late Fall, 1967
ALABAMA	Negro	66,009	68,317	111,000	250,000	255,000
	White	860,073	883,732	946,477	1,192,075	1,211,000
ARKANSAS	Negro	72,604	68,970	95,000	115,000	121,000
	White	517,897	506,799	620,528	598,000	616,000
FLORIDA	Negro	183,197	182,456	300,000	303,000	304,000
	White	1,819,342	1,819,342	2,200,466	2,093,274	2,169,000
GEORGIA	Negro	180,000	175,573	270,000	300,000	334,000
	White	1,020,000	1,152,707	1,340,000	1,378,005	1,450,000
LOUISIANA	Negro	159,033	151,663	164,700	243,000	301,000
	White	993,118	934,862	1,037,356	1,071,573	1,122,000
MISSISSIPPI	Negro	22,000	23,920	28,500	175,000	264,000
	White	478,000	390,000	525,000	470,920	665,000
NORTH CAROLINA	Negro	210,450	215,938	258,000	282,000	277,000
	White	1,861,430	1,861,330	1,942,000	1,653,796	1,603,000
SOUTH CAROLINA	Negro	58,122	90,901	144,000	191,000	189,000
	White	480,973	480,793	703,000	718,061	730,000
TENNESSEE	Negro	185,000	150,869	218,000	225,000	225,000
	White	1,300,000	1,300,000	1,297,026	1,375,000	1,434,000
TEXAS	Negro	226,818	242,000	375,000	400,000	400,000
	White	2,078,500	1,840,000	2,601,967	2,600,000	2,600,000
VIRGINIA	Negro	100,100	110,113	200,000	205,000	243,000
	White	866,794	940,115	1,050,000	1,159,000	1,190,000
TOTAL	Negro	1,463,333	1,480,720	2,164,200	2,689,000	2,913,000
	White	12,276,127	12,109,680	14,263,820	14,309,704	14,790,000

SHERIFF BRADBY'S DIFFICULTIES

(Editor's Note: The article below appeared in The Norfolk Virginia-Pilot on March 28, 1968.)

By HANK BURCHARD
Times Post News Service

CHARLES CITY—When James Nemo Bradby, 38, became Virginia's first Negro sheriff, nearly everybody he dealt with in Charles City County pitched in to help him out.

In the shock of Sheriff Bradby's suicide Sunday, after only three months in office, some people here are wondering if it might have been better to let him stand on his own two feet.

What led the sheriff to his quiet and lonely death by carbon monoxide poisoning clearly was not racial fear—four out of five of his constituents are Negro—and there has been no hint so far of any type of scandal.

"To tell you the truth," a long-time Negro friend of Bradby said, "everybody was afraid he wouldn't be able to cut it. We all went out of our way to make it easier for him, and that includes the white people. He sure got a lot of advice, but I don't think anybody ever asked him for any."

This county is as rural and Southern as any part of Virginia, but there is virtually no open race-baiting here. No white man can be elected without Negro votes, and no white businessman can survive without Negro patrons.

Before Bradby took office, a special mock session of the Circuit Court was held so he could learn his courtroom duties. The judge arranged for him to spend time with other sheriffs' departments to gain experience.

M. D. Lampkin, the white man whom Bradby unseated after 43 years as sheriff, sat in amicably on long briefing sessions in the Commonwealth's attorney's office.

Everyone who worked with Bradby said he was quiet, courteous, conscientious, devoted to his duties, and learning fast. "He surprised us," a state trooper said.

When Bradby served a summons or took a man to jail, according to all reports, it affected him deeply. "You do tough things when you're sheriff," a county official said. "After awhile you learn to be tough." But Bradby was finding it hard to sleep, he told a relative Friday.

His one major case since taking office was a murder. In a month of investigation, he had turned up a suspect but too

(Continued on page 4)

Making modern Louisiana history are the newly elected Negro office-holders shown above. This group photograph was made at the Institute for Negro Elected Officials which was held in March at the Roosevelt Hotel in New Orleans. The Institute was sponsored by the Voter Education Project. Twenty-eight of the 36 Negroes recently elected in Louisiana attended the Institute, but several had departed when this group picture was made on the final afternoon.

TEXT OF PRAYER BY DEAN HARVEY

(Editor's Note: The prayer below was delivered by Martin L. Harvey, dean of student affairs at Southern University, at the Institute for Louisiana Negro Elected Officials held in early March at the Roosevelt Hotel in New Orleans.)

Eternal Spirit, so high above us we cannot comprehend Thee, and yet so deep within us that we cannot escape Thee, make Thyself real to us in this experience of breaking of bread and of fellowship with each other.

We love Thy world, this nation and this state, Our Father. Because we love this world, we pray now for grace to quarrel with it O Thou whose lovers quarrel with the world is the history of the world. Grant us the grace to quarrel with:

- The worship of power and success.
- The assumption that people are less important than the jobs they hold.
- To quarrel with those who pledge allegiance to one race rather than the human race.
- And with those who prefer to condemn godless philosophies, rather than to implement spiritual values.

Especially do we thank Thee for these courageous souls who have come up out of deep tribulation and have laid their bodies and their securities on the altar of democracy in the cities and towns of this state. May they be strong in the Lord and in the power of His might.

We pray that they may put on the whole armour of God. For they wrestle not only against flesh and blood, but against principalities and powers, against the rulers of the darkness of this world, against spiritual wickedness in high places. May they be able to withstand the evil days they will face and having done all, to stand, to the end that justice may run down as waters, and righteousness as a flowing stream.

Amen.

SHERIFF BRADBY

(Continued from page 3)

little evidence to bring a charge "He said to me last week that nobody would tell him the truth," a courthouse employe said. "I guess that's hard for an honest man to understand."

Last month two white businessmen asked the county supervisors to give former Sheriff Lampkin special countywide powers of arrest. The businessmen offered to pay his salary. "That's like electing Robert Kennedy and then appointing Lyndon Johnson to do his job," Bradby's cousin said.

The board took no action, but was to meet again last Monday.

Sunday, after bathing and dressing neatly, Bradby asked his wife Vernell for some masking tape and then drove away in his black Ford coupe without saying where he was going. He also took a green plastic garden hose which she later identified.

Monday he and the car were found in a piney wood. The tape was to attach the hose to the tailpipe and to seal the vent window through which the hose passed on the driver's side. All other windows and vents in the car had been neatly and methodically sealed with tape, rags and newspaper.

SOUTH CAROLINA

SOUTH CAROLNIA

(Continued from page 1)

mary in South Carolina, and the brisk registration activity has quickened interest among Negro candidates. More than 40, running for offices ranging from U. S. Congress downward, are entered in the June 11 Democratic primary. In addition, two Negro candidates have declared as Republicans in Florence County.

In the State Democratic Convention held March 28 in Columbia, five Negroes were named as delegates and four as alternates for the national Democratic convention.

SCALES RE-ELECTED IN MURFREESBORO

Robert Scales, first Negro elected to public office in Rutherford County, Tenn., easily won re-election to the Murfreesboro City Council on April 16.

Scales, 41, bested six opponents, one of whom was Negro. He outpolled his nearest white opponent almost two-to-one.

Scales was first elected in 1964 against 14 white opponents.

V.E.P. News

SOUTHERN REGIONAL COUNCIL, INC.

5 Forsyth Street, N.W.

Atlanta, Georgia 30303

(Address Correction Requested)

Yernon E. Jordan
Director
Voter Education Project
5 Forsyth Street, N. W.
Atlanta, Georgia 30303

Robert Scales
2 Negro elected 1 of public office in Rutherford County, Tennessee, easily won re-election to

TIME
THE WEEKLY NEWSMAGAZINE
January 10, 1969 Vol. 93, No. 2

S. H. RINGO—VIRGINIAN PILOT

RIDDICK

DONALDSON—LEVITON-ATLANTA

COLLINS

PHIL KILLIAN

CHILDS

Agents of liberation and redemption.

RACES

The Other Half of the Battle

When Mrs. Geneva Collins took office as Chancery Clerk in Mississippi's Claiborne County, the two-member white staff quit. Mrs. Collins is black. Dan Nixon, a Negro magistrate in Brownsville, Tenn., was never informed of the date for the swearing-in ceremony after his election and had to seek out a local judge to be formally installed in office. Griffin McLaurin, a black constable in Tchula, Miss., has a problem with the white justice of the peace in his district. Says McLaurin: "When I bring someone in on a traffic charge, if it's a white man, he'll let him go. But if it's a Negro, he'll fine him."

Slowly and painfully, most of the 382 Negroes who have been elected to public offices in the South—ranging from mayor and state representative to constable and justice of the peace—have discovered that getting elected is only half the battle. Now, to help solve some of the problems facing Southern black officeholders, the Voter Education Project of the Southern Regional Council has set up five campus service centers to provide basic training.* These centers hold workshops for potential candidates on legal requirements for filing, costs and techniques of campaigning, and their official duties. They also provide advice to those already in office and help black officials to research and introduce legislation.

Establishing Authority. Valuable as this assistance is, it is still the black officials themselves who must solve the problems of establishing their authority in a largely hostile white society. White intransigence to political integration takes many forms, ranging from defiance to outright intimidation. Black justices and constables are told by white offenders that "no nigger is going to tell us what to do." Moses Riddick, a member of the Board of Supervisors in Suffolk, Va., had a cross burned on his lawn after winning a primary. James Jolliff, a black constable in Wilkinson County, Miss., was arrested on charges of impeding and intimidating officers and was temporarily suspended from his office when he stopped Alcoholic Beverage Commission agents from searching a Negro cafeteria without a warrant.

In several Southern states local officials are paid on the "fee" system, according to the number of cases they handle. In towns where there is more than one justice of the peace, white officers can choose which J.P. they will bring minor offenders to for hearings. If one J.P. is black and the other white, the Negro official is simply ignored. William Childs, a black justice of the peace in Tuskegee, Ala., is one victim of this system. Childs charges that the white J.P. in his district averages 300 to 400 traffic cases a month, while he gets no more than 20.

Crisis of Identity. Frustrating and vicious as white resistance can be, it is only part of the problem. Many black officials are split over the question of whom they represent, often finding themselves in a crossfire between militant and moderate members of the Negro community, including many who feel that they should not have run in the first place. When A. W. Willis campaigned unsuccessfully for mayor of Memphis in 1967, his "real fight" was with the city's black community. His effort, he said, was undermined by Negroes "who felt that a black man had a nerve trying to be mayor," and by black militants who wanted to boycott the entire election. In Richmond, Va., two Negro councilmen were defeated for reelection when the black leadership supported two white liberals to replace them. Both the Negroes had supported a measure to increase city transportation fares, and one had voted against an open-housing regulation, arguing that the council was not empowered to pass such a measure.

The number of Negro-elected officials in the South has been rising steadily since the Voting Rights Act of 1965, and the surge is expected to continue. With it will grow the crisis of identity that blacks and whites must face in the South, and the problems will doubtless multiply. So, in the longer run, may the opportunities to root out discrimination. Says Dr. Samuel DuBois Cook, Negro professor of political science at Duke University: "Today, while it is true that the Negro still is part subject, it is also true that he is much nearer the start of political equality than at any previous time. He now has a toehold in the Southern political process. Negroes can help redeem the past. They can be liberating and redemptive agents. Black men, working with white men of reason, good will and a sense of justice, can largely free the South from the chains and illusions of the past."

* They are located at Southern University and A. & M. College, Baton Rouge, La.; Clark College, Atlanta, Ga.; Tougaloo College, Tougaloo, Miss.; Talladega College, Talladega, Ala.; and Miles College, Birmingham, Ala.

New York Post 12-17-68

The Negro Politicians Assess Their Situation

By PAUL W. VALENTINE

ATLANTA — Lawrence T. Guyot Jr., a bullishly-energetic Mississippi man, pointed a finger at his fellow black politicians in the hotel meeting room.

"The political bitch that spawned southern politics," he warned, "is in heat again."

Guyot, a functionary of the Missi[illegible]ppi Fre[illegible]m Dem[illegible]

if-youthful Georgia legislator, warned them in a keynote speech that the incoming national administration is being formed by a man "against whom 90 per cent of you voted last November." President-elect Richard M. Nixon has no favors to repay the black man, he said.

No Favors to Repay

A [illegible]nsistent [illegible]n thre[illegible]

New black officeholders to learn from veterans

By Robert P. Hey
Staff correspondent of The Christian Science Monitor

Atlanta

Suppose politicians never let you take part in politics, even shooed you away when you tried to vote.

Then one day you could run for office, and you won. Would you know how to do your job, or even what it was—especially if colleagues hindered you, instead of helping?

Sounds improbable, doesn't it?

But it's precisely the situation several score black politicians in the South face today. Last month 107 black candidates won political office throughout the South. Some are politically sophisticated; most aren't.

It's to help this unschooled majority understand their jobs, and learn how best to do them, that a first-ever conference is being held later this month in Atlanta. It's called the first Southwide conference of black elected officials and is being held by the Voter Education Project of the privately financed Southern Regional Council.

In the past two years the Voter Education Project has held several smaller conferences to instruct newly elected black officials in the precise duties of their jobs. Most have been statewide conferences.

The fascinating aspect of this Southwide conference is that, for the first time, newly elected black officials will be learning from black officials who have already been on the job a year or two.

This is another benchmark in the political progress of the black Southerner. Heretofore there were next to no experienced black officials—nobody able to help neophytes with the many problems black officials face that white one's don't. Today there are quite a few.

The Voter Education Project figures there are about 385 black elected officials in the 11 Southern states now. (In November, 1965, there were only 70.) Between 220 and 250 are expected at this conference.

Much of the "meat" of the four-day affair Dec. 11-14 will be in the workshops. They'll be divided by general job category

★ Please turn to Page 3

COPYRIGHT © 1968 THE CHRISTI/
All rights

December 6, 1968

—school-board members in one hall, city officials in another, and so forth.

No one will make speeches in the workshops. After the sessions are called to order, the new officeholders will quiz veterans. (How did you tackle this problem, and that one?) At each session there'll also be a special resource person.

Not all answers known

Surely new officials will bring up the many problems unique to black officials, such as: How do you stop white school-board members from conducting their real business in a private session at a club (without inviting you, naturally), then holding only a pro forma legal meeting? How can a black justice of the peace get white legal officials to cooperate, instead of ignore him?

For the first time, this year newly elected black officials will get answers from experienced black officials, men who have faced the same problems. If they haven't solved them, at least they have thoughts on dealing with them.

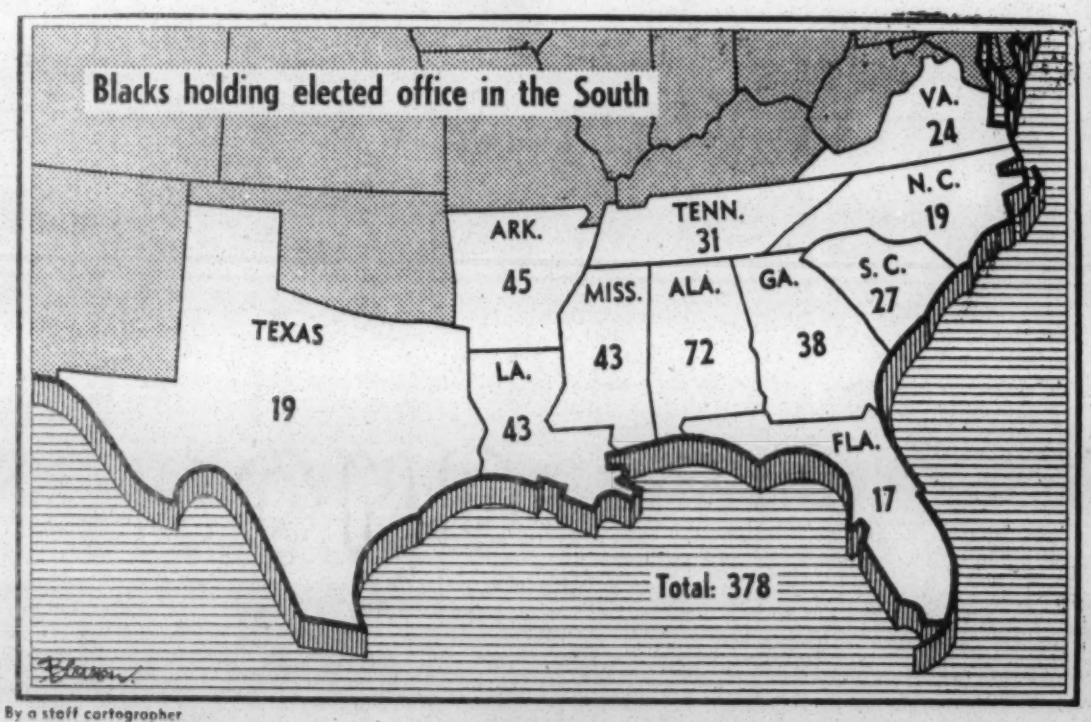
Vernon E. Jordan Jr., director of the Voter Education Project, says the political sophistication of black Southern officeholders varies greatly. Most state representatives are quite sophisticated; he points out that "half of the 14 black members of the Georgia Legislature are lawyers."

But most black officials hold city or county office. And many of these are unsophisticated. Especially in rural areas, many are lamentably uneducated, the inevitable consequence of an inept educational system. It is with these officials that discussions will be most elementary — and essential.

A number of nationally prominent black Americans will appear on panels or deliver speeches during the conference: State Rep. Julian Bond of Georgia; Lawrence T. Guyot Jr., chairman of the Mississippi Freedom Democratic Party; Dr. Kenneth B. Clark, noted psychologist and president of the Metropolitan Applied Research Center, New York City; Richard G. Hatcher, Mayor of Gary, Ind.; Robert G. Clark, the only black member of the Mississippi House of Representatives; Charles Evers, most influential black political leader in Mississippi; Mrs. Shirley Chisholm of New York City, the nation's first black congresswoman-elect.

Ramsay Clark, Attorney General of the United States, will address the conference banquet.

The Voter Education Project is footing the bill for transporting, housing, and feeding the conference participants. It would like to make the conference an annual event. For the foreseeable future, at least, it would seem greatly needed. But whether the Voter Education Project can do so depends on whether it can raise enough money to pay such a big bill every year.



By a staff cartographer

Growing numbers

More blacks are in government today in the South than ever before. Since it is the first real venture into politics for many of them, experienced black politicians will meet with them shortly in Atlanta to offer advice on their new jobs.

Birmingham, Ala., News
Dec. 7, 1968

33 Negro officials will attend parley

At least 33 of Alabama's 68 Negro public officeholders plan to attend the first Southern Conference of Black Elected Officials in Atlanta next week.

Speakers for the four-day event that begins Wednesday will include U.S. Atty. Gen. Ramsey Clark; Richard Hatcher, the Negro mayor of Gary, Ind.; Dr. Kenneth Clark of New York; Georgia State Rep. Julian Bond, and newly elected Congresswoman Shirley Chisholm of New York.

IN ADDITION to speeches, participants will attend workshops and panel discussions planned to let them discuss mutual problems and share experiences, and to help them do their jobs better.

Conference spokesmen said invitations have gone to the 151 city officials, 78 law enforcement officers and judges, 72 school board members, 55 county officials and 30 legislators from the 11 states of the Old South.

The meeting is being sponsored by the Southern Regional Conference.

3.

The Chattanooga Times

CHATTANOOGA, TENN., 37401, MONDAY, DECEMBER 9, 1968.

BLACK OFFICIALS TO HOLD MEETING

Special to The Chattanooga Times

ATLANTA — The first "Southwide Conference of Black Elected Officials" will be held here December 11-14 by the Voter Education Project of the Southern Regional Council.

Main speakers for the conference will include U.S. Atty. Gen. Ramsey Clark, Mayor Richard Hatcher of Gary, Ind., Dr. Kenneth Clark of New York, State Rep. Julian Bond of Atlanta, and newly elected Congresswoman Shirley Chisholm of Brooklyn, N.Y.

In addition to the general sessions, the black elected officials will attend a number of workshops and panel discussions arranged by the Voter Education Project to enable them to fill their offices more effectively.

Between 200 and 300 of the 380

See Page Six, Column One

From Page One

black elected officials in the South are expected to attend.

Rep. Bond will deliver the opening address at a dinner Dec. 11.

Last summer Rep. Bond gathered case histories for a soon-to-be-published VEP booklet on how black candidates in the South conduct their campaigns.

Clark will speak at a banquet Friday. John Wheeler of Durham, president of the Southern Regional Council, will preside and VEP Director Vernon E. Jordan Jr. will introduce the speaker.

Mayor Hatcher will speak at a public forum Thursday at Clark College. Students from the Atlanta University complex and the public will be invited to attend and pose questions for Mayor Hatcher and a panel of four other black officeholders.

Dr. Clark, noted New York psychologist and president of the Metropolitan Applied Research Center, will speak at a luncheon Thursday.

Dr. Samuel D. Cook of Duke University, chairman of the VEP advisory committee, will trace the history of Negro political participation in the South.

Mrs. Chisholm, who won election Nov. 5 in New York's Bedford-Stuyvesant area, is the first Negro woman to be sent to Congress. She will address the conference's concluding luncheon Saturday.

With the exception of the forum at Clark College and the Friday banquet at which Clark will speak, all sessions will be held at the Dinkler Plaza Hotel, which will be conference headquarters. The Friday banquet will be held at the American Motor Hotel.

A luncheon panel Friday will feature five Negro candidates who recently mounted major campaigns in the South and lost. The five and the offices they sought are Maynard Jackson, U. S. Senate in Georgia; Reginald A. Hawkins, governor in North Carolina; Charles Evers, U. S. House in Mississippi; George A. Payton, U. S. House in South Carolina; and A. W. Willis, mayor in Memphis.

Three black experts on finance and taxation will appear on a panel on Friday morning. They are Gerald Lamb Connecticut state treasurer; Theodore Jones, Illinois director of revenue; and Alfred Pelham, chairman of Great Lakes Mutual Life Insurance Company, Detroit.

Appearing on the panel with Mayor Hatcher will be State Rep. Robert Clark of Holmes County, Miss.; City Council[illegible] Henry Marsh of Richmond; [illegible] State Rep. J. C. Daugherty of [illegible]lanta; and John McCown, ne[illegible] elected commissioner from Han[illegible]cock County, Ga.

A panel discussion will follow Dr. Cook's address. Members of the panel will be State Sen. Barbara Jordan of Houston; Lawrence T. Guyot Jr., chairman of the Mississippi Freedom Democratic Party; Dr. C. G. Gomillion, school board member from Tuskegee, Ala.; and Joseph A. Jordan Jr., city councilman from Norfolk.

Atlanta Mayor Ivan Allen will greet the officeholders at the Thursday morning session.

The officials will divide into five groups for workshops.

Purpose of the four-day meeting, which is wholly sponsored by VEP, is to bring the elected officials together to discuss mutual problems, to share experiences, and to receive information designed to help them serve more effectively.

Only those officials holding elected public offices are being invited. The list includes 151 city officials, 78 law enforcement and judicial officials, 72 school board members, 55 county officials, and 30 state legislators, all from the 11 states of the Old South.

Rev. John Morris, former executive director of the Episcopal Society for Cultural and Racial Unity, will handle planning and arrangements for the conference. VEP has held somewhat similar conferences for newly elected Negro officials in Mississippi and Louisiana during the past year.

The Voter Education Project, a program of the Southern Regional Council, Inc., supports projects of voter registration, citizenship education and leadership training in the 11 Southern states.

The Southern Regional Council is a non-profit nonpartisan organization of white and Negro Southerners formed in 1944 to advance "equal opportunity for all the South's people."

THE NEW YORK TIMES, SUNDAY, DECEMBER 15, 1968

ELECTED NEGROES STUDY PROBLEMS

Louisiana Official Depicts Trouble With U.S. Agency

By WALTER RUGABER

ATLANTA, Dec. 14—Grand Coteau is a little town in south-central Louisiana with no sewers few paved streets and a rickety water system that breaks down every once in a while and leaves the pipes dry for two or three days.

Peter Smith, who was born in Grand Coteau 39 years ago, remembers some of the former Councilmen there as nice enough men. But, he explains earnestly, "they just met and paid the bills and went home."

Now Mr. Smith and two other negroes control the five-member governing body, and they have worked out a plan to improve conditions in Grand Coteau. But its implementation has proved frustrating.

Mr. Smith, who also serves as Mayor pro tem, spent four days in Atlanta this week with about 200 of the 385 Negroes who hold elected public offices in the 11 states of the former Confederacy.

The gathering, sponsored by the Voter Education Project of the Southern Regional Council, was tangible evidence of Negro political advance in the region. But the difficulties, such as Mr. Smith's, are widespread.

Three years ago, after Mr. Smith's election to the Council, Grand Coteau hired a consulting engineer to draw plans for sewers, paved streets, a reliable water system and a natural gas network to permit town growth.

The engineering plan was sent to the Department of Housing and Urban Development with an aplication for 80 per cent Federal financing and 20 per cent local matching funds.

"I wouldn't know of anybody in Grand Coteau that would try to block that program," Mr. Smith said. "We're all for it. We all need it."

Grand Coteau could not get a clear response from the Federal agency, Mr. Smith said. There was talk of a shortage of funds for "small towns," he went on, but aparently the department found nothing wrong with the plan itself.

For three years, the councilmen said, letters have gone back and forth to Austin, Tex., where the regional offices are situated, and to Washington. Different bureaus and sections have been involved.

"It's like a man's house is on fire and you call the fire department and they say the fire truck is out on somebody else's house, and you call someone else and it goes on to somebody else and your house is burned down by then," Mr. Smith said.

Exchange of Letters

Mr. Smith insists that despite an exchange of 25 to 50 letters, he still does not know the cause of the delay. Experts at the conference here were unfamiliar with the case and unable to suggest a reason.

Recently, Mr. Smith said, the city of Lafayette, 12 miles away, received a $55,000 Federal grant to air-condition its bus system. This development, he remarked, was hard to explain to the people of Grand Coteau.

"It was fun to be making these plans and spending the extra time getting them ready and all," Mr. Smith said. "But now it's getting to the stage where, you know, it's getting discouraging when you get no results out of it."

Several organizations are moving to reduce the uncertainty that often confronts inexperienced new officeholders. Whites in some communities have denied advice or misled Negro officials.

The voter project said "service centers" for black leaders would go into operation next month at predominantly Negro colleges in Georgia, Alabama, Mississippi and Louisiana.

Jackson, Miss., Daily News
Dec. 5, 1968

Negro Officeholders Meeting Is Scheduled

12-5-68

JACKSON DAILY NEWS

ATLANTA, Ga. (AP)—Negro officeholders from throughout the South are being invited to a conference here next week to discuss mutual problems.

Principal speakers for the Dec. 11-14 conference include U.S. Atty. Gen. Ramsey Clark and four top Negro officials.

Mayor Richard Hatcher of Gary, Ind.; Rep. - elect Shirley Chisolm of New York, first Negro woman elected to Congress; Georgia State Rep. Julian Bond, and Dr. Kenneth Clark of New York, a psychologist who heads the Metropolitan Applied Research Center, are among the Negro officeholders scheduled to address the conference.

Vernon E. Jordan Jr., director of the Voter Education Project the Southern Regional Council, said Tuesday in announcing the conference, "The idea is that we are dealing with an elected offi- legally, arbitrarily and syste- officeholders face antagonism matically excluded from the political processes."

Jordan contended that Negro and prejudice which often makes their task more difficult than similar posts are for white officials.

The project, which conducts voter registration and educational projects in 11 Southern states, expects 200 to 300 of the South's 380 Negro officeholders to attend the session.

According to the project's figures, there are 151 Negro city officials, 78 law enforcement and judicial officeholders, 72 school board members, 55 county officers, and 30 state legislators in the South.

The conference will also include discussions of finance and taxation by three Negro experts and a panel session with five Negroes who were defeated in their bids for major posts.

2.

VOTER EDUCATION PROJECT
OF THE SOUTHERN REGIONAL COUNCIL

December 11, 1968

WELCOME PUBLIC OFFICIALS & GUESTS . . . .

. . . to the first Southwide Conference of Black Elected Officials sponsored by the Voter Education Project of the Southern Regional Council, Inc.

The program brochure in your attache case summarizes what we will be doing together these several days. I believe we have assembled a noteworthy slate of speakers and resource personnel and that the conference promises to be a historical occasion in the annals of black political power.

If there is anything we can do to make your time with us more satisfactory, please speak to me or one of the VEP staff members.

VERNON E. JORDAN, JR., DIRECTOR
VOTER EDUCATION PROJECT

Rev. John Morris
Conference Coordinator

Weldon J. Rougeau
Field Director

Thaddeus Olive
Administrative Assistant

Marvin Wall
Director of Research

Mrs. Nobbie Morgan
Secretary to the Director

Mrs. Margaret Chanin
Administrative Secretary

Janet Wells
Research Assistant

Gwendolyn Poole
Secretary-Receptionist

Zane Wilson
Secretary

Lynne Wisdom
Asst. Conference Coordinator

STATE VEP DIRECTORS

Elijah Coleman
Little Rock, Arkansas

William Samuel
Plaquemine, Louisiana

John Edwards
Durham, North Carolina
Wm. Towe, Research Director

South Carolina VEP
Appointment of Director pending

CONFERENCE GUIDELINES

1. LOCATION OF FUNCTIONS

All conference meetings and meals are in the Dinkler Plaza Hotel, with the exception of Thursday evening's Public Forum at Clark College (buses will leave promptly at 7:15 p.m. from the front of the hotel) and the Friday evening banquet at the American Motor Hotel. The American is on the corner of Spring Street and Carnegie Way. It may be reached by turning left out of the main entrance of the Dinkler, walking one block to Carnegie Way, turning left again, and walking two more blocks to the American.

2. TIMETABLE

Conference participants are urged to be in the various sessions and at their workshops as scheduled so that everyone may have the fullest possible benefit of the program.

3. PRESS ROOM

A press room with typewriters is available for the conveninece of the public media. Ask at the Conference Information Desk for its location.

4. EXPENSES

The Voter Education Project is covering both travel expenses and the basic costs at the hotel, including all group meals. Participants may pay when they check out for any additional costs they choose to incur, such as telephone, room service, etc.

5. REIMBURSEMENT

Where we have not provided airline tickets in advance, participants and resource personnel may turn in an expense form to Thad Olive of the VEP staff and reimbursement will be made by check next week. Ticket stubs should be attached to the expense form as this is required by our auditors. Persons whose tickets were advanced, but who have had incidental expenses amounting to under $10.00, may obtain a cash reimbursement from Mr. Olive if desired. Reimbursement to automobile drivers will be made at the rate of 10¢ per mile.

6. TIPPING

It is not necessary to tip at any of the conference meals, as this is included in VEP's hotel cost. Where hotel bellmen are of service, it is appropriate to tip and such incidentals may be included on the expense form.

THE ATLANTA CONSTITUTION

For 101 Years the South's Standard Newspaper

RALPH McGILL, Publisher

REG MURPHY, Editor
Editorial Page

PAGE 4 THURSDAY, DECEMBER 12, 1968

Editorial Comment on the Conference

The Use of Black Power

"Black power" is a much used and often misused slogan in black Americans' drive for justice and equal opportuunity.

But what happens when black power is achieved—when Negroes are elected to office? Then the focus of interest must shift from power to responsible use of power.

Then black officials must become concerned with taxation, federal aid programs, law enforcement, administration . . . in short, the same concerns as white officials.

Just such practical matters will be the subjects of discussion at a four-day Southwide conference which opened at the Dinkler Plaza here last night under the sponsorship of the Southern Regional Council's Voter Education Project.

Racial matters, of course, will be much in the minds of the participants, for this is an historic gathering. Thanks largely to the Voting Rights Act of 1965, there are now nearly 400 black elected officials in the South. About half of them are here for the meeting.

Not only will they discuss problems among themselves, but they also will hear from fellow Afro-Americans from other regions who hold such offices as mayor, state treasurer and state director of revenue.

Among the many notables attending are Mayor Richard Hatcher of Gary, Ind.; Atty. Gen. Ramsey Clark; Dr. Kenneth B. Clark, president of the Metropolitan Applied Research Center; M. Carl Holman, vice president of The Urban Coalition; Congresswoman-elect Shirley Chisholm of New York, and Mississippi civil rights leader Charles Evers.

It is noteworthy that Atlanta not only is the site of the conference, but that it has many black persons in political office and other positions of importance to act as hosts and panelists. These range from the director of the Voter Education Project to federal officials, an alderman, businessmen, a college president and several state legislators.

THE ATLANTA INQUIRER DECEMBER 14, 1968 2

ON GUARD For Human Rights 24 Hours A Day

THE ATLANTA INQUIRER

"To seek out the Truth and report it without Fear or Favor"

Patronize Our Advertisers They Appreciate Your Business

We Commend Vernon Jordan And Black Elected Officials

Between 200 and 300 of the South's black elected officials are converging here this week for their first Southwide Conference. The Conference, sponsored by the Voter Education Project of the Southern Regional Council, features some outstanding speakers including U. S. Attorney General Ramsey Clark, Mayor Richard Hatcher of Gary, Indiana, Dr. Kenneth Clark of New York, Rep. Julian Bond of our fair city and the nation's first Negro Congresswoman, Mrs. Shirley Chisholm of New York.

It should be an interesting, productive conference. We hope the officials enjoy Atlanta hospitality and will return again for either business or pleasure.

More significantly, we hail the meeting because it represents the power of education. With some die-hards trying at every turn and utilizing every hook and crook to "hold us down," the officials meeting here are living examples of the fact that politics will be the great beneficiary of education.

Many of the elected officials are members of school boards and, consequently, even more significance is attached because they are in positions to rid this country of its unfair dual system of education. Its abolition would mean even greater advancement through education for all of our people.

We welcome the Conference and its members and gleefully urge, "Giddyap" for the job ahead.

The INQUIRER salutes Vernon E. Jordan, director of the Voter Education Project of the Southern Regional Council, for his wisdom and foresight in instituting this first Southwide Conference of Black Elected Officials.

Mr. Jordan believes the "dramatic increase of black officials represents one of the more significant developments in Southern politics today. Not even the fact," he says, "that five Southern states gave George Wallace his only electoral votes can overshadow the deepening involvement of black Southerners in the region's political process."

We hope, as he and the officials hope, they will be able to establish at this conference some machinery for dealing with the problems on a continuing basis in the future as the number of black elected officials continues to grow.

We hope further that they will find it imperative to continue these conferences so that they might be able to grandly produce in behalf of their constituents.

We highly commend Mr. Jordan and the officials meeting here who seek the means to work toward that end.

6.

Negro Politicians Watched, Voter Project Director Says

By HARMON PERRY

The letter to the Southern Regional Council from the Clarksdale, Miss., Negro who had taken office as justice of the peace was not in the best form and contained many misspelled words, but it told the story of many of the Negro men and women who have entered the political ring in the Deep South in recent years.

"I am grateful for the great service you gave the Negroes that were elected to office, you has (sic) helped many burdens roll away," the Negro wrote. "The things we are enduring are many but I am not discouraged at all, I am going to fight to finish whatever it may be."

Stories of harassment, intimidation, and lack of cooperation echoed throughout the first day of the Southwide conference of Negro elected officials meeting in Atlanta. The sessions are designed to help Negroes elected to a wide range of offices in 11 Southern states perform their responsibilities more effectively.

"THIS IS WHY we're here," said Vernon Jordon, SRC's Voter Education Project director, as he spoke at the banquet Wednesday night which got the four-day conference under way. The upsurge in tne number of Negroes elected to office since the passage of the Voting Rights Act of 1965 is one of the more significant developments in Southern politics, he said.

"The Negro officeholders, most of whom carry into office the extra burden of inexperience because they had been denied living in the political process, are being observed by both races and are measured more exactly than are white officials," Mr. Jordon explained. "The conference hopes to solve some of the problems these black officials face."

State Rep. Julian Bond had a bit of encouragement for the 200 officials attending the conference. "I want to bring a little culture to you, but it's difficult to address you because we come from so many different backgrounds."

Rep. Bond, who devoted much of his address to an attack on the Vietnam war and President-elect Nixon and his incoming administration, said there were three things he and his audience had in common, "We're politicians, we're black, and we were elected largely by black constituents."

The young Georgia legislator was cool to proposals for black capitalism in black communities, saying it only ends up as white capitalism that hires and trains Negro workers.

He called for Negroes to seek out allies among other colored minorities and poor whites who have been blinded by racism. "We ought not turn anybody down."

REP. BOND also said black people should control their communities, become aware of the things that turn them against their own interest and develop concern in community socialism.

"We need fast action, but we must look at it with care; we ought to consider an attack made on one of us as an attack on all of us," Rep. Bond advised.

AT THE FIRST general session Thursday morning, Dr. Samuel DuBois Cook told the conferees their presence was the result of black men having power, and the power to have more power.

The question is, "What are you going to do with it now that you are elected?" Dr. Cook asked.

Speaking on "From Subject and Victim to Citizen and Official," Dr. Cook said the liberation of black people is the key to Southern liberation.

"Racism has dominated and controlled the minds of the white South," he said, "so the South will be fully free only when the black man is fully free."

"Once freed from the yoke of racism, the South—and the nation—will take wings," Dr. Cook said.

Mayor Hatcher Says:

SRC

Black Power Brings Only Limited Gains

Atlanta Daily World 12/14/68

By PORTIA SCOTT

"Black Power can only bring limited gains. It can not eliminate poverty, poor housing, poor education or give us a portion of economic control of nation," Mayor Richard Gordon Hatcher told a capacity audience at Clark College Thursday night.

Black Power, Student Power and violence as has occurred here, said Hatcher cannot be dismissed from achieving power, yet this type of power has not payed off very much. "It has just made whites talk better," he added.

The Mayor of Gary, Ind., explained that he supported all Black Power that helps to "capture its heritage and exert ability to meet its demands," but the type of power that was really needed was "a coming together in State Militancy or People's Power."

The occasion was a public forum at Davage Auditorium that climaxed the Thursday session of the Southwide Conference of Black Elected Officials, sponsored by the Southern Regional Council, which will continue through Saturday at the Dinkler Plaza Hotel.

The speaker continued that he could accept the possibility of "separate states, but what Blacktown wants Whitetown will not confer." Hatcher pointed out further that even in Blacktown there still would not be utopia because Blacks can be expected to exploit Blacks as whites have.

Also, he said that he could understand a return not only spiritually, but physicially to our African culture, but that he himself did not choose to leave. "A good portion of these United States we own not just physicially, but morally," he asserted.

The speaker, soft in his tone, yet firm in his speech, said that search for power isn't new, but today, "we have combined pride with being Black with the search."

There are many forms of Black Power that can meet the needs of Black people, he stated.

"Whites have assigned to us the role of being strangers within his village. But being ourselves will make us less a stranger.

"We cannot nor wish to reject our Blackness," he continued.

Hatcher explained that it was fortunate that our history and culture is rich enough to find pride to make us less a stranger in the white man's village.

He pointed out that the world is not white any longer and never will be again. He warned that "we must establish power of people in the world which none are strangers."

Without this, he continued, "dark nights and despair" are ahead. He added, Blacks have less to loose but most to gain."

Other speakers included Robert Clark, Representative from Mississippi; Henry Marsh, City Council, Richmond, Va.; and John McCown, County Comm., Hancock County, Ga., who were part of a panel discussion on the Mayor's address and the issues of the conference as a whole.

President Vivian Henderson (Clark), presided over the session.

Charlie Jones Talks About His Victory in Miss

ATLANTA CONSTITUTION

Charlie Jones caught a plane for the first time Wednesday to come to Atlanta to the Southwide Conference of Black Elected Officials from his home in Coahoma, Miss.

Elected justice of the peace there over a white incumbent of over 20 years who had originally decided not to run, and then did after Jones announced, Charlie Jones observed that he had never been away from Coahoma for more than 20 days at a time, though his travels have taken him to Florida, Canada and many Northern cities.

"I've known the white man I beat for 50 years," the genial father of 12 said.

He explains the political realities of his area in Mississippi simply. There are roughly 1,300 Negroes and 300 whites (Charlie can tell you to the man in each precinct). "There wasn't hardly no way he could beat me, lessen I was a mighty bad fellow."

Jones is a sharp contrast to young Negro politicians at the conference such as Julian Bond in style, background and fame, but he is as typical of one segment of the men and women who have come into political office in the South as a result of civil and voting rights legislation, registration campaigns and the first true "black power" at the ballot box.

"When Moses needed to get across the Sea of Galilee God didn't dry up the earth or clear away the whole sea. He just cleared a path. That's all Moses needed, just a path," Charlie Jones told a reporter as he ate lunch in the ballroom of a hotel that a few years ago would have refused to serve him.

"A path always leads to the highway," he added, "not the other way around, just like a stream leads to the ocean of you follow it. If it wasn't for all the little creeks and ponds and bayous and rivers the ocean would dry up," Charlie Jones added.

"When I went to school, we didn't have school but three months. White folks would keep you out of work, but I sent my children through 12 grades and some two years of junior college. If they'll just do the same thing for their children—" he said, leaving the obvious conclusion unsaid. But he added, "You don't learn all you know from books, and you don't learn all you read in books. You've got to experience some things to understand it."

He used to drive people to Memphis, he said, and when he took them to a place to eat, they would go in and a waiter would bring him something outside.

Now he can go in those places, but he generally goes down the road instead, to places where he had been always welcome. "The way biscuits taste best is like your Mama made 'em," he explains.

He adds of his dealings with white people in his community, "I'll give anybody the time of day and say good morning. I owe him that as a human being. But I don't stand around and talk with him unless he's got something to say worth hearing. I don't owe him that.

"I saw a terrible thing in Chicago," he said. "People have to lock their car doors to ride on the streets or they're liable to have somebody in there with them. I wouldn't want to live there, having to lock doors. It would be as bad as being a millionaire's child and having to have guards everywhere you go and be afraid. My children run free. That's how it ought to be."—ACHSAH NESMITH

Federal Help Near Limit, Negroes Told

Officials Hear Dr. Henderson Stress Local Level Work

By ACHSAH NESMITH

Negroes have "just about got all we are going to get from the national level," Dr. Vivian Henderson told the Southwide Conference of Black Elected Officials Thursday.

"If the Nixon Cabinet appointments last night are any criteria, I know we have," the President of Clark College said. He added that he hoped "we're wrong about this," but stressed that Negro public officials must depend on their own political ability and backing from the community to achieve future gains.

Many of the gains of the past "have come in spite of ourselves," Dr. Henderson said, both because of national policies and "because of the power of the racial ghetto rather than political astuteness."

POLITICAL PERSONALITIES

"Politics among Negroes in Atlanta has been almost wholly oriented toward personalities. Atlanta desperately needs issue-oriented politics," he said.

The South's great strength in seeking to get into the economic, social and political mainstream of the nation is its lack of rigidly segregated housing patterns, allowing a "realistic opportunity to avoid the mistakes of the North and build a truly open society," as the South rapidly moves toward urbanization, he said. Atlanta and Houston, however, are plagued with segregated housing patterns, making them the two major exceptions in the South.

"We have yet to see in the South the kind of initiation of public policy measures at the local level" to bring about major improvements in the most serious social problems facing the nation, particularly urban areas, Dr. Henderson said.

CITES GHETTO SCHOOLS

"The issues are clear," he said, citing the poor quality of ghetto schools, delivery of services to the poor, inability to reach certain levels of government, the absence of minimum wage laws at the state and local level, and discrimination and gerrymandering in redistricting.

"We must re-examine the strategy of racial blocs," he declared. "I'm not too sure we can rely on racial solidarity to accomplish our goals," stressing again that President-elect Richard Nixon's Cabinet appointments indicate that this need is crucial.

"The only appeal of the incoming administration to the brothers and sisters is to call for black capitalism. I want all the Negro businessmen we can get, not just in Harlem but on Fifth Avenue, not just on Hunter Street and Auburn Avenue, but at Five Points; but it is an illusion to think this approach will transform the lives of the majority of brothers and sisters from poverty and destitution to minimum standards of living," he declared.

"This is the one carrot I've heard from Nixon." Henderson said. "Nixon didn't compete for the Negro vote," considering it a sure thing for his opponent, and "it suggests Negroes are left out and will be left out. We've had to depend on the national scene to get things done at the local scene. . . . We've got to rethink our strategy. It can't be done running in 40 different directions."

"I'm not a black nationalist or a black power advocate according to the rhetoric you hear," he said. "We're not at the point where we can abandon racial consciousness under the facade of color blindness. You have to represent all the people, but keep in mind that in 99 per cent of the cases those who elected you were black. Represent all the people, but give some special attention to the black brothers and sisters . . . the consequences of racial segregation can't be removed "with careful colorblindness," he added.

PART OF STRATEGY

"Color consciousness must be part of our political and urban strategy," he said, declaring there was nothing new about building black political power and self-respect, "but it does not mean building racism, hate, or a separate society. Negro life needs to be strengthened for intelligent integration into a pluralistic society, with respect for individuals and without the loss of identity of black institutions, not for establishing some mystique of black power or separatism but for achieving our rightful place in a multiracial society."

Henderson also said he was "deeply distressed as a college president over our failure" to help black officials to examine proposed legislaiton and formulate strategy and policy.

Earlier, Dr. Samuel DuBois Cook of Duke University's political science department told the conference of over 200 Negro elected officials from the South:

"You're here because the black man has the initiative for the first time except a brief period during Reconstruction. Because black men have power. The crucial question is what are you going to do with your power? History contains the tragic element of irreversibility."

The Atlanta Journal
Dec. 14, 1968

Bond Says Negroes' Outlook Is Bleak

By BOB HURT

State Rep. Julian Bond dismissed the potential of Richard M. Nixon's new administration with a bitter prediction Wednesday night that Negroes "who still have faith in the democratic process" are facing four years of "severe disappointments."

In a speech that brought an audience of elected Southern Negro political leaders to a standing ovation, Bond said that white liberals and moderates "have deserted us" and Negroes in America must look for "new friends."

Bond, 28, who was swept into national prominence during the Democrtic National Convention in Chicago, was the keynote speaker of the first Southwide Conference of Black Elected Officials which opened Wednesday at the Dinkler Plaza Hotel.

SEES 2 CRISES

He urged his audience to face what he termed the two greatest crises in America—"racism and militarism," and issued an icy-voiced condemnation of people who see "black capitalism" as the best tool for improving the lot of the Negro.

That plan is no more than "exchanging the race of the people who have been exploiting us," he said.

Instead, Bond said "we ought to become interested in—now here's a terrible, dirty word—community socialism. We should be interested in the kind of economic development in our community that will not only give us jobs but will give the community a profit as well."

CHARGES DESERTION

Bond said "Those on whom we used to depend have deserted us."

The support once given by organized labor vanished during the presidential campaign of George Wallace, who Bond described as a "hill-billy Hitler." The support of white liberals and moderates has wained because "the terrible war has attracted all of their attention."

In the speech, filmed by two national television networks, Bond said that liberals in Atlanta have failed Negroes when they were asked to "give us justice."

The Negro-moderate coalition in Atlanta "is wearing thin," he said, and is best illustrated by talk by whites who want to extend the city's boundaries to take in white suburbs.

MUST LOOK

The Negro must look to other minorities — Mexican-Americans, Puerto Ricans and American Indians — to form a new political coalition in the United States, Bond said.

Bond, who was once denied his seat in the General Assembly because he said he admired the courage of draft-card burners, said that the "American imperial war in Vietnam" is a major obstacle to racial harmony at home.

Negroes who go with whites and "burn down the huts of some Vietnam village" may return home and react to discrimination to the point that he "may be motivated to burn down the huts of some American village."

Bond's address came at the opening session of the three-day meeting of Negro elected officials, sponsored by the Voter Education Project of the Southern Regional Council.

Clark Urges Extended Use Of U.S. Voting Examiners

(FULL TEXT of CLARK'S TALK ATEND of Folio 7.)

By The Associated Press

Atty. Gen. Ramsey Clark says the use of federal voting examiners should be continued beyond 1970.

Clark told the Southwide Conference of Black Elected Officials Friday night that the Federal Voting Rights Act of 1965 expires in August 1970.

He warned that the states will then have the opportunity to reinstate voter qualifications suspended by the act.

"State legislatures will be empowered to prescribe new standards, new procedures for voting throughout the land," Clark said.

The attorney general said the voting act has led to widespread increases in Negro voter registration and political gains for blacks.

FOUR YEARS ago, we could have held this meeting in a telephone booth in the lobby and not have interfered with anybody that wanted to make a telephone call," Clark commented.

He spoke to more than 200 Negro officeholders and told them that blacks and whites must prove they can live together because: "It's survival. It really is, you know."

Clark expressed disapproval of any type of racial separatism and called for pursuing efforts to end school segregation and "vast discrimination . . . in employment."

EARLIER, three Negro panelists discussed taxes and revenues. Gerald A. Lamb, Connecticut's treasurer, told the Negro officeholders, "We can excell in this field."

Others on the panel were Theodore A. Jones, director of the Illinois Department of Revenue, and Alfred M. Pelham, former Detroit comptroller who now is chairman of the board for Great Lakes Mutual Life Insurance Co.

Panel members agreed that taxation in this country has created inequitable burdens upon lower income groups, but warned higher taxes lie ahead.

FREEING THE WHITE SOUTH? ATLANTA JOURNAL 12-13-68

Some Black History-Makers Talk About It

By REESE CLEGHORN

"I WAS WHITE once," said the black man from Virginia. He was as white as anybody could be, he continued, deadpan, a Stars-and-Bars white Southerner. He had changed, he said, because of drinking a lot of bad, black coffee, with very little cream and sugar.

"When I was white we had many discussions about you people," he said, and the appreciative snickers in his largely Negro audience became a rush of laughter. "We had many fears about you people," he went on. "We feared one day you might decide there was some place to meet besides the church—that you might meet at the ballot box."

This was City Councilman Joseph A. Jordan Jr. of Norfolk, Va., speaking to some 225 fellow black office-holders from throughout the South.

They are a majority of the 380 Negroes who have been elected (107 of them last month) in this region. They have come to Atlanta for a four-day conference, under auspices of the Voter Education Project of the Southern Regional Council, to discuss their common problems, the duties of their offices and current issues.

The fear that Councilman Jordan talked about having, before he drank all that black coffee, are very real among large numbers of white Southerners.

* * *

THAT IS ONE OF the obstacles the black office-holders have to overcome. They are, of course, a diverse lot with diverse ideas about how to play their history-making roles.

An open discussion of their concerns revealed the diversity.

Black office-holders should play broad roles of leadership, said Lawrence Guyot, leader of the Freedom Democratic Party in Mississippi. They should not just discharge the duties of local offices; they should speak for their once-voiceless communities in an aggressive and wide-ranging way. They should consider themselves the leading spokesmen of black people.

* * *

BUT, SAID A MAN from Arkansas, it is not as simple as that. He had been elected not mainly by Negroes but mainly by whites. "If this conference is to be relevant," he said, "it must include situations like that."

Nothing can be accomplished by Negroes, said a man from South Carolina, "until we realize we are all black." He seemed to suggest that aggressive representation of Negroes was the first duty.

* * *

A COUNTY COMMISSIONER from Virginia interjected. He is one of five commissioners, he said, and the other four are "rednecks if you want to call them that." His job, he said, is to make friends and win allies on that commission. "I couldn't get a second for a motion, much less a road or a teachers' raise, if I didn't do that," he said.

"I had been an extreme radical," he went on. "After I was elected, I learned I had to be effective. A lot of people brainwashed by the more radical elements call us Uncle Toms."

* * *

THERE WAS A STIRRING in the room. This is the kind of talk sometimes heard from timid men, and most Negroes do not fancy that they are electing people these days to be timid. But it also could be the talk of a determined but practical man, one who wants to be an effective politician. Which was it in this case? Probably nobody at this conference would ever know. It would depend upon that man who shortly would go back to do his job, against the odds, in rural Virginia.

That is the way it is for many of these new office-holders, who have won a place in the democracy at last because of voting laws opposed by almost all the Deep South's congressmen and senators. Many serve in lonely places. At this conference, they could get a feeling of common endeavor with others in similar situations across the South.

* * *

WHAT IS THE BROADER significance of their situation? Dr. Samuel DuBois Cook, former Atlantan who now teaches at Duke University, spoke to them as a political scientist and as a fellow black man.

". . . The black man, because of the tyranny of racism over the mind of the white South, has been able, without intention or knowledge, to dominate Southern political and governmental life . . .," he said. "Whites fell into the trap they had so cleverly and determinedly made for blacks: absolute dominion. . . . The Negro, like a fearsome ghost, has haunted and driven the white man."

Now, he said, Negroes have gained a toehold. What will it mean?

* * *

"NEGROES CAN HELP REDEEM the past of the Southern political process. They can be liberating and redemptive agents. Just as the Negro was the key to Southern political enslavement, he is the key to Southern political emancipation.

"The Southern genius has been exhausted in the 'race problem.' Black men, working with whites of reason, goodwill, and a sense of justice can largely free the South from the chains and illusions of the past. The chief problem is racism.

"Freed from the prison of racism, the South will be freed from the heavy yoke of deceit, hypocrisy, negativism, obstructionism and provincialism. . . . It will be freed of the exhausting and painful efforts to maintain a closed corporation. . . . Freed of the Atlas burden of racism, the Southern political process will be able to say, ironically, with Martin Luther King: 'Free at last!' "

Welcome To Southern Elected Officials

ATLANTA DAILY SRC WORLD 12-14-68

The meeting in Atlanta this week of nearly 400 Negro elected officials from various sections of the south is a good omen of a sincere effort to seek for a consensus of opinion to meet the problems confronting us today. Such a meeting is indeed appropriate and imely. 12-14-68

We congratulate these officials and the Southern Regional Council for its sponsorship. The session started Wednesday night and runs through part of Saturday.

We hope such a meeting is held at least once a year from now on. Atlanta Daily World

In the light of the role the Negro voters in this region and the nation as a whole, we believe it would be most timely for these officials, in a closed door session, give some time to discussing the merits of bi-partisan action in certain elections.

Through the years we have emphasized the importance of intelligent political action as an effective means of solving racial problems and opening new opportunities.

We also recognize the necessity for the preservation of a strong two-party system in our nation if the democratic process is to survive.

If this current meeting of Negro elected officials could have been held prior to the recent balloting for president, perhaps a consensus of opinion could have been reached which would have prevented candidate George Wallace from carrying a single state. The Negroes had the votes to do it.

Our officials should try to take a broad bi-partisan view of issues and problems, rather than the narrow partisan view, and they can strive to be statesmen, instead of mere politicians.

Again, we congratulate and commend the efforts of this conference.

SAMPLING OF PRESS REPORTS

SOUTHWIDE CONFERENCE of BLACK ELECTED OFFICIALS

Voter Education Project
Southern Regional Council

DECEMBER 11-14, 1968
DINKLER PLAZA HOTEL
ATLANTA, GEORGIA

LIBERTY

BRONZE TEXAN NEWS

Freedom Justice Equality

Fort Worth, Texas — Vol. III, No. 71 BRONZE TEXAN NEWS December 14, 1968 — Price Ten Cents

Over 200 Black Elected Officials To The Southern States Are Gathering For Future Strategy

EEOC
FIGHTS DISCRIMINATION IN JOBS Equal Employment Opportunity Commission
1800 G St. N.W. • Wash. D. C. 20506

ATLANTA, Georgia — The first Southwide Conference of Black Elected Officials will be held Dec. 11-14 in Atlanta, it was announced today by the Voter Education Project of the Southern Regional Council.

Main speakers for the four-day conference will include U. S. Attorney General Ramsey Clark, Mayor Richard Hatcher of Gary, Ind., Dr. Kenneth Clark of New York, State Rep. Julian Bond of Atlanta, and newly elected Congresswoman Shirley Chisholm of New York.

In addition to the general sessions, the black elected officials will attend a number of workshops and panel discussions arranged by the Voter Education Project to enable them to fill their offices more effectively. Between 200 and 300 of the 380 black elected officials in the South are expected to attend.

Rep. Bond will deliver the opening address at an 8 p.m. dinner Dec. 11. During last summer Rep. Bond gathered case histories for a soon-to-be-published VEP booklet on how black candidates in the South conduct their campaigns.

Attorney General Clark will speak at a banquet Dec. 13. John Wheeler of Durham, president of the Southern Regional Council, will preside and VEP Director Vernon E. Jordan Jr. will introduce the speaker.

Mayor Hatcher will speak at a public forum Dec. 12 at Clark College. Students from the Atlanta University complex and the public will be invited to attend and pose questions for Mayor Hatcher and a panel of four other black officeholders.

Richard Hatcher

Mayor Richard Hatcher of Gary, Indiana, will highlight The Southern Regional Council, for Southern Black Elected Officials in Atlanta, Georgia, December 11-14, 1968. Some 300 persons from across the South are expected to attend.

Dr. Clark, noted New York psychologist and president of the Metropolitan Applied Research Center, will speak at a luncheon Dec. 12. Speaker that morning will be Dr. Samuel D. Cook of Duke University, chairman of the VEP advisory committee, who will trace the history of Negro political participation in the South.

Mrs. Chisholm, who won election Nov. 5 in New York's Bedford-Stuyvesant area, is the first Negro woman to be sent to Congress. She will address the conference's concluding luncheon Dec. 14.

With the exception of the forum at Clark College and the Dec. 13 banquet, Attorney General Clark will speak, all sessions will be held at the Dinkler Plaza Hotel, which will be conference headquarters. The Dec. 13 banquet will be held at the American Motor Hotel.

A luncheon panel Dec. 13 will feature five Negro candidates who recently mounted major campaigns in the South and last. The five and the offices they sought are Maynard Jackson, U. S. Senate in Georgia; Reginald A. Hawkins, governor in North Carolina; Charles Evers, U. S. House in Mississippi; George A. Payton, U. S. House in South Carolina; and A. W. Willis, mayor in Memphis.

Three black experts on finance and taxation will appear on a panel on the morning of Dec. 13. They are Gerald Lamb, Connecticut state treasurer; Theodore Jones, Illinois director of revenue; and Alfred Pelham, chairman of Great Lakes Mutual Life Insurance Company, Detroit.

Appearing on the panel with Mayor Hatcher will be State Rep. Robert Clark of Holmes County, Miss.; City Councilman Henry Marsh of Richmond, Va.; State Rep. J. C. Daugherty of Atlanta; and John McCown, newly elected commissioner from Hancock County, Ga.

A panel discussion will follow Dr. Cook's Dec. 12 address. Members of the panel will be State Sen. Barbara Jordan of Houston, Texas; Lawrence T. Guyot Jr., chairman of the Mississippi Freedom Democratic Party; Dr. C. G. Gomillion, school board member from Tuskegee, Ala.; and Joseph A. Jordan Jr., city councilman from Norfolk, Va.

Atlanta Mayor Ivan Allen will greet the officeholders at the first morning session on Dec. 12.

The officials will divide into five groups for workshops on the afternoon of Dec. 12 and of Dec. 13, and the morning of Dec. 14.

Purpose of the four-day meeting, which is wholly sponsored by VEP, is to bring the elected officials together to discuss mutual problems, to share experiences, and to receive information designed to help them serve more effectively.

Only those officials holding elected public offices are being invited. The list includes 151 city officials, 78 law enforcement and judicial officials, 72 school board members, 35 county officials, and 30 state legislators, all from the 11 states of the Old South.

VEP has employed the Rev. John Morris, former executive director of the Episcopal Society for Cultural and Racial Unity, to handle planning and arrangements for the conference. VEP has held somewhat similar conferences for newly elected Negro officials in Mississippi and Louisiana during the past year.

The Voter Education Project, a program of the Southern Regional Council, Inc., supports projects of voter registration, citizenship education and leadership training in the 11 Southern states.

The Southern Regional Council is a non-profit nonpartisan organization of white and Negro Southerners formed in 1944 to advance "equal opportunity for all the South's people."

Ramsey Clark

RAMSEY CLARK

Pictured above, Attorney General Ramsey Clark — Key-note speaker for Black Southern Regional Conference, meeting which takes place December 11-14, 1968, in the "Heart of Dixie."

Editorials = pages 6-8
HATCHER = page 5
CLARK = page 10

Blacks in Office

THE NEW YORK TIMES, SUNDAY, DECEMBER 15, 1968

'One of the Miracles of the Democratic Process'

ATLANTA—More than 200 of the South's 385 Negro elected officials gathered in Atlanta last week, and the most remarkable thing to many of those who saw it was that it had occurred at all.

"Four years ago," Attorney General Ramsey Clark said in a speech Friday, "we could have held this meeting in the telephone booth in the lobby—and not interfered with anybody who wanted to make a phone call."

The black officials, who included state legislators such as Julian Bond of Georgia and law enforcement officers such as Sheriff Lucius D. Amerson of Macon County, Ala., plus holders of many humbler posts, actually filled a fair-sized banquet hall. In this alone, Southerners with sharp memories found a monument.

Bi-Racial Communications

Ralph McGill, the columnist who is publisher of the Atlanta Constitution, recalled some of the first tentative and almost timid moves toward bi-racial communications in the region nearly 25 years ago.

"For me, as well as many others, the fact of the conference [last week] was an emotional experience," Mr. McGill wrote. "... what has happened has been, and is, one of the miracles of the democratic process."

The assembled officeholders did more than dramatize the impact of the Federal Voting Rights Act of 1965 and the registration campaigns which together have increased Negro enrollment to more than 3.1 million.

Their first Southwide Conference of Black Elected Officials, sponsored by the Voter Education Project of the Southern Regional Council, also brought out some differences in outlook and approach. "These guys don't all think alike," said Vernon E. Jordan Jr., the project director. "They've all got their own ideas, their own approaches, and their own special political problems."

Black Underrepresentation

Negroes remain under-represented in the South and most of those who hold public office find themselves pressed to assume broader responsibilities for blacks outside their immediate area and jurisdiction. While some argued for a more activist role, involving devices such as "extra-legal hearings" to pressure white conservatives, others insisted that the Negro should take pains to do their own jobs well.

At the conference, most of the officials appeared to concentrate on more specific problems such as detailed legal matters and the bewildering complexities of obtaining money from Washington. As representatives of some of the most poverty-stricken areas of the country, they displayed an intimate sense of local shortcomings on everything from street lights to housing projects.

Many of the officials are inexperienced and some are poorly educated. To help out, the voter project disclosed plans to establish "service centers" for black leaders in Louisiana, Mississippi, Alabama, and Georgia.

Mr. Jordan, who indicated that centers would begin operating next month in connection with predominantly Negro colleges, said they will provide information and supply student interns to work in the more demanding offices.

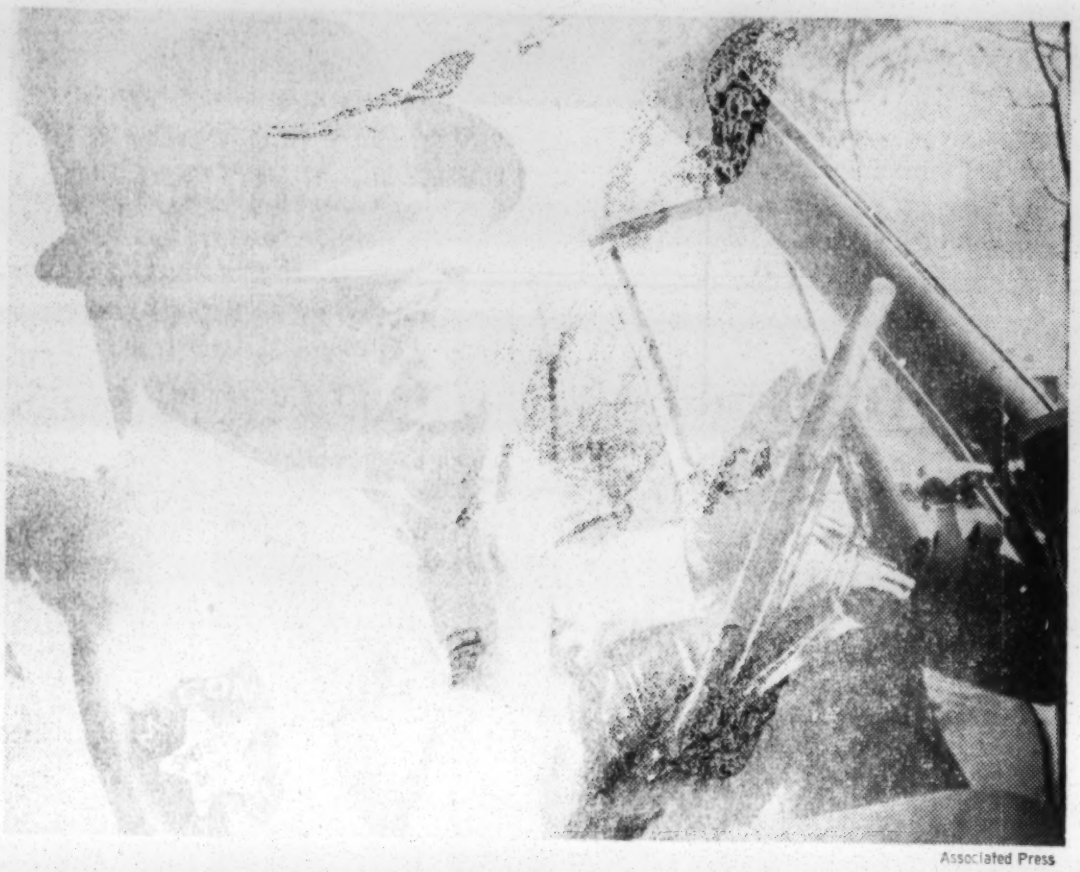
Some participants complained that in emphasizing the more specific problems, the conference had failed to generate ideas for overall programs to help Negroes on a regional or even national basis. "They're so broken apart in so many little pieces it's terrible," one critic said. "Somebody ought to be filling out a national perspective. They've stopped up to be advocates, but I haven't met anybody who's mad yet."

Practically all the Negro officials lead lonely lives in their dealings with white colleagues. The lone Negro on a Louisiana city council observed sadly: "If I argue for it, everybody gets real quiet."

But they appear to be learning the ropes. A constable from Mississippi calmly explained to a law-enforcement seminar that he had the right to chase lawbreakers out of his district and even out of the county.

The stocky, slow-talking lawman explained that he receives fees for each task he performs, and he observed whimsically that "the farther I run him the more money I stand to make."

—WALTER RUGABER



Associated Press

United Press International

SOUTHERN EVENT: Sheriff Lucius D. Amerson of Macon County, Ala., above, and Georgia state legislator Julian Bond, below, were among the elected Negro officials of the South who met in Atlanta last week to confer on past progress and future plans. Mr. Bond is shown at hearings at which his right to the seat he won in 1966 was challenged.

9.

The Atlanta Journal

"Covers Dixie Like the Dew"

Since 1883

Jack Tarver, President • Jack Spalding, Editor

The South and the Law

ONE OF THE strong undertones at the Southwide Conference for Black Elected Officials, which ended over the weekend in Atlanta, was frustration approaching bitterness about what is expected of the Nixon administration.

Is it exaggerated? It may be. But it is significant that this view is prevalent among men and women who have fought great odds and often endured great hardship and intimidation to win a toehold in Southern political life. They know they had to do it against the toughest kind of state and local opposition. They know they had to rely upon the federal government's enforcement of the Constitution of the United States.

That enforcement often has faltered. Indeed, for a century even the federal government ignored the 14th Amendment (requiring "equal protection of the laws" and requiring that a state's representation in Congress be reduced if it disfranchised people because of race) and the 15th Amendment (further guaranteeing that states could not deny people the right to vote because of race).

* * *

WHY WAS THE law of the land ignored? This sad chapter in the nation's history began with the compromise of 1877, in which reactionary Southern power changed a presidential race's outcome in exchange for agreement that the law would not be enforced.

Most of the 225 Negro officials who gathered in Atlanta were elected for this reason only: The defenders of Southern wrongs, fighting under a false banner of states' rights, finally failed to prevent the federal courts from applying the Constitution and failed to prevent passage of the Voting Rights Act of 1965.

In short, these officials were here because the federal government finally renounced the wicked compromise of 1877.

The rights that have been restored, after a century's neglect, are not firmly fixed. An administration has just been elected which has talked weak enforcement. Many white people may not know what that means. But the black officials who assembled here know what it means.

* * *

ATTY. GEN. RAMSEY Clark, in an extemporaneous speech obviously coming from deep conviction as an official and as a white Southerner, called attention to another ugly compromise required by the defenders of the worst in the South. To get the Voting Rights Act through Congress, it was necessary to accept a cutoff date in the effectiveness of some of its main provisions. Mr. Clark referred to "the expiration of some of the most important sanctions and controls in what seemed a long time then but now seems no time—Aug. 8, 1970." Will it be extended?

State and local governments at that time may return to the devices which many have used to keep Negroes outside working democracy, such as discriminatory use of literacy tests. The Department of Justice no longer will be able to rectify local abuses by sending in voting examiners (registrars).

Further, Mr. Clark noted, the most effective federal device for requiring enforcement of the Constitution on school segregation—guidelines and their enforcement—now may be gutted.

* * *

FEW SOUTHERN spokesmen in Congress stood up for the Voting Rights Act. (Two who did, Congressmen Charles Weltner and James Mackay from the two Atlanta districts, have been defeated, as have some others). Is it any wonder that Negroes who finally have gained a small place in Southern democracy are deeply disturbed about what will happen if the Nixon administration is in effect weak on the Constitution?

This was only a conference. The President-elect may not have taken note of it. But he must not ignore the sentiment it represented, or the fact that the South's best sons white and black (of whom Ramsey Clark is one) do not want any subtle slipping back to the ugliest part of its past.

RALPH McGILL ATLANTA CONSTITUTION 12-12-68

Southerners At Their Best

Pre-Christmas traffic was heavy along Atlanta's streets and darkness was coming on when I turned into a hotel entrance. It was with a feeling of expectancy and some excitement that I entered and went to the table where the first Southwide conference of black elected officials was being registered. More than 200 of some 385 such officials, all chosen in local, county and state elections, were in attendance.

This conference, surely unique, certainly a first, unquestionably historic, was sponsored by the Voter Education Project of the privately financed Southern Regional Council.

For me, as well as many others, the fact of the conference was an emotional experience. I stood there recalling the winter of 1944—almost a quarter century ago. In that time meetings were held discussing the merging of the old Commission on Interracial Cooperation, founded in 1919, with a new organization of broader scope and potential.

The Problems

The old commission had concerned itself, necessarily and realistically, with the immediate problems of the time—lynchings, which were many and brutal, justice in the courts — and with providing a bridge across which the separated races of the South might find a way to meet, talk and work together toward ends that would make for a better South and nation.

The new organization was called the Southern Regional Council. Its board included 80 Southerners from both races, representing major religious faiths and 13 states in the region. It set about to collect facts, to learn what the real conditions were, what the people wanted, thought, believed.

In 1951 the Council officially committed itself to the aim of an unsegregated society—not a society in which the Negro became "like" a white man, but one in which he had his own pride and identity as a black-skinned American.

It was not always easy. But the Council persisted. It demonstrated merit. It was fortunate in executive directors and staff.

Now, as I stood, remembering, it was December 1968.

In 1944 there was a comparative handful of Southern Negroes registered to vote—most of them in a few of the larger cities, Atlanta included. The number of Negroes holding public office could be counted on the fingers of one hand. The offices held were all minor ones.

Elected Officials

Now, in 1968, due in considerable measure to the Council's Voter Education Project, there are some 385 elected black officials. (In 1965 there were only 70.) The number of registered black voters in the 13 states today is 3¼ million. In 1944 it was approximately ¼ million.

The conference in Atlanta brought together the Negro officeholders-elect for political "schooling." What has happened has been, and is, one of the miracles of the democratic process. The black Southerner could not really everywhere freely register to vote until the congressionally enacted voter rights laws of 1964. These did not become truly effective until 1965.

In this historic conference the school board members meet in workshops, the city hall officials in another, county officers in still another, and so on.

These newly elected black men—most of them recall being denied the ballot—come from many segregated backgrounds. They lack political education and sophistication. Some, from rural areas, are products of segregated schools and, therefore, lack education. A few will be subjected to sabotage through noncooperation and opposition.

It gave one a feeling of pride in his region and country to see the Southerner and the South at its best.

After all, it is not so long from 1944 to 1968! And there is more to be done. Much more.

7.

Yes, We Can Bring Equal Justice

ATLANTA JOURNAL 12-21-68

Voting Rights Act of 1965 Slowly Opens Many Doors

By ATTY. GEN. RAMSEY CLARK

We are here tonight because we are a democracy and a democracy that will ultimately extend equal justice to all of its people. We are here tonight because we are making progress toward that end. We are making progress because we care.

I well remember the long nights in the Department of Justice in the winter of 1964 when we were trying to find the legal techniques for a voting rights act. I well remember President Johnson's deep personal commitment to liberating the Negro, the minority in America; to bring the vote to all Americans.

As the principal federal officer in charge of the enforcement of the federal court order under which the march from Selma to Montgomery took place in the Spring of '65, I had the privilege to see great men—brave men, men who believed in America—march that we might be here tonight. Dr. Martin Luther King was in the front rank.

* * *

THEN THERE was that moment, August 6, 1965, when the rotunda of the nation's Capitol was filled with the nation's great and the President of the United States signed the Voting Rights Act of 1965 and it became the law of the land.

I know there are thousands and thousands of people in these United States who have come to doubt and some who do not believe, that this nation has either the purpose or the capability to bring equal justice to all of its citizens.

You demonstrate better than anything perhaps, that this is not so; that the system, however awkward, however slow, can work; that our purpose as a people and the purpose of our laws is equality and justice for all.

About the Forum Writer

U. S. ATTY. GEN. RAMSEY CLARK recently addressed some 225 of the South's 380 elected Negro officials attending the Southwide Conference of Black Elected Officials. The conference at Atlanta was under auspices of the Voter Education Project of the Southern Regional Council. This is part of that address.

Mr. Clark, who shortly will leave office, is a Texan, the son of retired Supreme Court Justice Tom Clark. He has served as attorney general since 1966.

- The Voting Rights Act is a bold experiment in democracy. It has made a difference. Four years ago we could have held this meeting in the telephone booth in the lobby and not interfere with anybody who wanted to make a phone call.

* * *

THE VOTING RIGHTS ACT of 1965, like every contested piece of legislation, has compromises. One compromise was the expiration in five years of many of the most important sanctions and controls in what then seemed a long time and now seems no time. On Aug. 8, 1970, there will be the opportunity for jurisdictions to reinstate qualifications to vote through subjective tests such as literacy.

Then, unless something is done, the power of the Department of Justice to place examiners and obervers in places where they are needed to protect the fundamental right of a demoratic people will expire. Then state legislatures may prescribe new standards, new procedures, for voting throughout this land.

* * *

IT SEEMS IMPERATIVE to me that we redouble our efforts today to enlist in the support of democracy, under the auspices of the Voting Rights Act and this great Voter Education Project, all of our people; that we provide for the future by extending the sanctions of the Voting Rights Act of '65 for years to come. Their necessity, to me, seems clear.

* * *

I WILL NOT be fair if I say that voting, the right to vote, the exercise of that right, is the entire solution. We must go forward, seriously, on many fronts and with rare courage: the rare courage that you black elected officials have shown us and of which I am grateful. We know the areas. We sometimes think that because the struggle is so difficult perhaps, the road isn't clear; but it is. Separate-but-equal was never so; could not be; will never be. There can be no equality with separation in any society, least of all in a highly urban and complex nation of 200 million such as ours. Separation must be ended, and all of its manifestations, to bring equality. The task is terribly difficult.

* * *

ONE AREA is education. Start with the children. Education is America's greatest industry. One in three in this country is engaged, full time, in education as student, teachers or administrator. In 1954, May 17, the Supreme Court said that as to public schooling there can be no separation. For nine years, through litigation in the courts of the South, the constitutional rights of our citizens were litigated.

* * *

IN SEPTEMBER, 1963, those who knew saw one per cent of the Negro children in the public schools of the 11 states of the Confederacy in schools that were desegregated. "All deliberate speed" meant nine centuries. People with vision saw this.

People of determination changed it, in large measure, because of the Civil Rights Act of 1964, because of Title VI, because of the much-maligned guidelines of the Office of Education promulgated in conformity with law thereunder.

One per cent in '63 became 16 per cent in '67 and when the returns are in, this will surely be over 20 per cent in '68. This law that has had barely three years to work its way has made a major difference and has shown that the constitutional rights of our citizens in the South can be fulfilled.

* * *

BUT BECAUSE of the immensity of this nation, while we concentrated here where the need was so great we barely noticed the new segregation building up steadily and swiftly in urban America.

In five short years, 1950-1955, the percentage of Negro children in the public schools of Baltimore increased from 50 to 61. In St. Louis, it was from 49 to 60. In Chicago from 42 to 50. A profound change reflecting patterns of living meant a new segregation in Central City America unless we awoke.

Slowly the resources of the law are brought to bear and now four suits, outside the South, are brought to desegregate our schools there. Soon we must recognize, among other things, that the litigations that take so long and the guideline techniques that can work so well must be brought to bear elsewhere. And soon we must recognize that segregation in schooling is incompatible with our principles and I believe with the Constitution, whatever the cause.

* * *

ON THE FOREFRONT today, we are moving in the area of employment; and only beginning. There is vast discrimination in employment: the opportunity to get a job, to keep a job, to improve in your job, to get a better job.

The '64 Act, Title VII promised to remedy this. It is essential that we enlist all of our energies, as a people, to do it. Today, we have brought finally 34 suits. When you think of the immense industry of the United States, you see how very slow the beginning is. Twenty-four this year, with so far to go.

* * *

ONE REASON you must understand. For all the might of the federal government, the resources that we, as a peo- have provided there are terribly inadequate.

- The Civil Rights Division as devoted a group a people to the principles of this country that has ever been collected in one place—with one mission, in my judgment—is fewer than a hundred lawyers. Their average age is under 30.
- Their burden is to enforce the Voting Rights Act to litigate school desegregation in perhaps 30,000 school districts over the U. S.; to bring Title II of the Act, promising open accommodation, to a reality; to enforce all of our civil rights laws.
- This small resource would be inadejquate for one state. It would be inadequate for one single law throughout the U.S.

* * *

THE REASONS that black and white in America must show the world that they can live together with respect, with stability and with love are many.

One is human dignity—my dignity, your dignity. Another is to remove this gross imperfection from our national character: to show that we can be what we say we are.

* * *

BUT THERE IS another. It is survival. It really is, you know. We will add on this planet, in the next decade, one billion souls and most will be blacks, and browns and yellows. Millions will starve. And millions will live in more than affluence; amidst surfeit, then will have more than they can use.

* * *

SCIENCE and technology—with 90 per cent of the scientists who ever lived working today—and population explosions compel now equality.

And if we do not demonstrate that it is possible, here in America, black and white together with love and strength, then this poor, tired world has more ahead than it can handle.

1a

HOUSING ASSISTANCE OFFICE, ATLANTA

CUMULATIVE REPORT ON COMPLETED PROJECTS

CONSTRUCTION COMPLETED

June 30, 1970

ALL LOW-RENT HOUSING

Project Location	Project Number	Public Law	Number Units	Actual Completion Date
ALABAMA				
Abbeville	Ala-101-1A	171	24	12-11-58
Abbeville	Ala-101-1B	171	16	12-11-58
Addison(Hamilton)	Ala-53-5	171	16	4-20-67
Alabaster(Columbiana)	Ala-72-6A	171	28	2-13-62
Alabaster(Columbiana)	Ala-72-6B	171	18	2-13-62
Albertville	Ala-121-1	171	66	10-9-58
Albertville	Ala-121-2	171	4	6-30-58
Albertville	Ala-121-3	171	70	2-19-63
Albertville	Ala-121-4	171	4	2-19-63
Alexander City	Ala-174-1	171	350	8-27-69
Alexander City	Ala-174-2	171	50	4-16-69
Aliceville	Ala-98-1	171	16	8-22-58
Aliceville	Ala-98-2	171	28	8-22-58
Aliceville	Ala-98-3	171	30	10-24-67(DOFA 11-30-67)
Altoona	Ala-102-1	171	10	10-6-58
Altoona	Ala-102-2	171	22	5-27-65
Andalusia	Ala-127-1	171	76	6-15-60
Andalusia	Ala-127-2	171	44	6-15-60
Anniston	Ala-4-1	412	164	
Anniston	Ala-4-2	171	102	5-1-52
Anniston	Ala-4-3	171	101	7-18-53
Anniston	Ala-4-4	171	171	10-5-53
Anniston	Ala-4-5	171	60	12-18-53
Anniston	Ala-4-6	171	100	7-10-61
Arab	Ala-91-1	171	30	8-20-58
Ariton(Ozark)	Ala-73-5A	171	12	1-10-63
Ariton(Ozark)	Ala-73-5B	171	2	1-10-63
Ariton(Ozark)	Ala-73-9	171	14	2-17-69
Ashford	Ala-144-1A	171	28	12-16-60
Ashford	Ala-144-1B	171	12	12-16-60
Ashford	Ala-144-2	171	36	1-14-65
Ashland	Ala-136-1A	171	16	2-6-62
Ashland	Ala-136-1B	171	12	2-6-62
Ashland	Ala-136-2A	171	22	8-21-64
Ashland	Ala-136-2B	171	8	8-21-64
Ashland	Ala-136-3	171	36	8-1-67
Athens	Ala-67-1	171	70	9-4-52
Athens	Ala-67-2	171	30	9-4-52
Athens	Ala-67-3	171	40	11-19-63
Atmore(LEASED)	Ala-154-1	Sec. 23	100	3-11-69 ACC
Attalla	Ala-9-3	171	64	1-23-59
Attalla	Ala-9-4	171	46	4-23-59
Auburn	Ala-50-1	171	14	8-8-52
Auburn	Ala-50-2	171	61	10-11-52
Auburn	Ala-50-3	171	16	4-30-58
Auburn	Ala-50-4	171	34	6-16-58
Auburn	Ala-50-5	171	50	5-11-65
Bay Minette	Ala-164-1	171	40	4-12-66
Bay Minette(LEASED)	Ala-164-3	Sec. 23	24	6-27-68 ACC
Bear Creek	Ala-81-1	171	6	8-21-52

Project Location	Project Number	Public Law	Number Units	Actual Completion Date
ALABAMA				
Berry	Ala-78-1	171	18	7-2-58
Berry	Ala-78-2	171	20	8-5-65
Berry	Ala-78-3	171	22	5-8-69
Bessemer	Ala-125-1	171	168	12-15-60
Bessemer	Ala-125-2	171	400	12-15-60
Bessemer	Ala-125-3	171	400	11-17-66
Birmingham	Ala-1-1	412	860	
Birmingham	Ala-1-3R	412	910	
Birmingham	Ala-1-4R	412	453	
Birmingham	Ala-1-6	171	500	8-5-52
Birmingham	Ala-1-7	171	500	9-30-52
Birmingham	Ala-1-8	171	488	7-19-60
Birmingham	Ala-1-9	PWA	512	
Birmingham	Ala-1-10	171	250	7-24-61
Birmingham	Ala-1-11	171	500	5-2-60
Birmingham	Ala-1-13	171	550	8-21-64
Birmingham	Ala-1-14	171	200	5-23-68
Birmingham(ACQ.REHAB.)	Ala-1-15	171	136	10-31-68 DOFA
Blountsville	Ala-134-1	171	20	8-8-61
Blountsville	Ala-134-2	171	20	6-16-64
Boaz	Ala-75-1	171	60	4-16-52
Boaz	Ala-75-2	171	40	10-9-58
Boaz	Ala-75-3	171	60	5-24-62
Boaz	Ala-75-4	171	60	12-14-65
Brantley	Ala-145-1A	171	20	9-13-60
Brantley	Ala-145-1B	171	10	9-13-60
Brantley	Ala-145-2A	171	16	12-6-62
Brantley	Ala-145-2B	171	4	12-6-62
Brantley	Ala-145-3	171	25	7-8-66
Brent	Ala-151-1	171	42	8-17-62
Brent	Ala-151-2	171	28	8-17-62
Brewton	Ala-156-2	171	40	5-10-62
Brewton(LEASED)	Ala-156-3	Sec. 23	75	11-22-68 ACC
Bridgeport	Ala-147-1A	171	26	12-6-60
Bridgeport	Ala-147-1B	171	4	12-6-60
Brilliant(Boston)	Ala-74-1	171	28	2-11-53
Brilliant(Boston)	Ala-74-2	171	16	4-22-65
Brilliant(Boston)	Ala-74-3	171	16	10-31-68
Brookside(Jefferson Co.)	Ala-86-3	171	82	12-31-53
Brundidge	Ala-126-1A	171	20	8-8-61
Brundidge	Ala-126-1B	171	20	8-8-61
Calera	Ala-85-1	171	38	9-3-53
Calera	Ala-85-2	171	6	9-3-53
Calera	Ala-85-3A	171	26	11-29-63
Calera	Ala-85-3B	171	6	11-29-63
Camp Hill(Opelika)	Ala-61-5	171	36	5-15-69
Carbon Hill	Ala-64-1	171	38	4-23-52
Carbon Hill	Ala-64-2	171	12	4-1-52
Carbon Hill	Ala-64-3	171	20	2-2-66
Cedar Bluff(Centre)	Ala-140-3	171	24	6-30-69
Centre	Ala-140-1A	171	26	12-6-60
Centre	Ala-140-1B	171	6	12-6-60
Centre	Ala-140-2	171	42	1-21-66
Chatom(Washington Co.)	Ala-117-1A	171	16	3-20-62
Chatom(Washington Co.)	Ala-117-1B	171	14	3-20-62
Chickasaw	Ala-166-1	849	53	PURCHASED FROM MOBILE LHA
Chickasaw	Ala-166-2	171	213	7-22-65
Chickasaw	Ala-166-3	171	72	6-27-69
Childersburg	Ala-122-1A	171	30	9-9-58
Childersburg	Ala-122-1B	171	10	9-9-58
Childersburg	Ala-122-2A	171	20	8-2-62
Childersburg	Ala-122-2B	171	10	8-2-62
Childersburg	Ala-122-3	171	50	1-29-69

Project Location	Project Number	Public Law	Number Units	Actual Completion Date
ALABAMA				
Clanton	Ala-150-1	171	80	1-9-63
Clanton	Ala-150-2	171	48	1-9-63
Clayton	Ala-158-1A	171	16	1-27-64
Clayton	Ala-158-1B	171	24	1-27-64
Clayton(LEASED)	Ala-158-2	Sec. 23	40	2-26-69 ACC
Collinsville	Ala-83-1	171	20	10-3-52
Collinsville	Ala-83-2A	171	12	11-8-62
Collinsville	Ala-83-2B	171	8	11-8-62
Columbia	Ala-100-1	171	12	10-30-53
Columbia	Ala-100-2	171	5	10-30-53
Columbiana	Ala-72-1	171	60	7-1-52
Columbiana	Ala-72-2	171	6	9-16-52
Cordova	Ala-55-1	171	60	6-30-52
Cottonwood	Ala-104-1	171	16	1-28-54
Cottonwood	Ala-104-2	171	6	1-28-54
Crossville	Ala-82-1	171	10	10-12-65
Cullman	Ala-52-1	171	80	9-5-52
Cullman	Ala-52-2	171	60	1-13-59
Cullman	Ala-52-3	171	85	7-10-62
Cullman	Ala-52-4	171	100	7-25-67(DOFA 9-30-67)
Decatur	Ala-48-1	171	145	6-4-52
Decatur	Ala-48-2	171	105	3-10-53
Decatur	Ala-48-3	171	100	1-6-54
Decatur	Ala-48-4	171	124	1-12-61
Decatur	Ala-48-5	171	76	6-23-59
Decatur	Ala-48-6	171	50	3-15-58
Decatur	Ala-48-7	171	101	5-5-69
Demopolis	Ala-109-1	171	26	8-9-58
Demopolis	Ala-109-2	171	74	8-9-58
Demopolis	Ala-109-3	171	20	11-14-63
Demopolis	Ala-109-4	171	60	12-10-63
Detroit(Hamilton)	Ala-53-8	171	12	12-16-68
Dora(Walker Co.)	Ala-129-1A	171	22	2-28-62
Dora(Walker Co.)	Ala-129-1B	171	8	2-28-62
Dothan	Ala-7-1	671	99	
Dothan	Ala-7-2	171	92	6-29-51
Dothan	Ala-7-3	171	148	10-7-52
Dothan(LEASED)	Ala-7-4	Sec 23	300	3-3-69 ACC
Double Springs(Hamilton)	Ala-53-4	171	20	4-20-67
Elba	Ala-107-1	171	20	12-11-53
Elba	Ala-107-2	171	6	12-4-53
Elba	Ala-107-3	171	28	5-22-58
Elba	Ala-107-4	171	6	5-22-58
Enterprise	Ala-115-1A	171	30	8-11-59
Enterprise	Ala-115-1B	171	20	8-11-59
Eufaula	Ala-118-1	171	52	7-1-57
Eufaula	Ala-118-2	171	98	8-15-57
Eufaula	Ala-118-3	171	58	1-18-66
Eufaula	Ala-118-4	171	67	3-4-69
Eutaw	Ala-146-1A	171	6	4-4-62
Eutaw	Ala-146-1B	171	44	4-4-62
Fairfield	Ala-10-1	412	90	
Fairfield	Ala-10-2	171	200	7-24-62
Fayette	Ala-137-1A	171	28	3-4-60
Fayette	Ala-137-1B	171	22	3-4-60
Fayette	Ala-137-2	171	50	10-27-64
Fayette	Ala-137-3	171	70	4-21-69
Flomaton(LEASED)	Ala-163-2	Sec. 23	40	10-31-68 ACC
Florala	Ala-111-1A	171	28	12-20-58
Florala	Ala-111-1B	171	14	12-20-58

Project Location	Project Number	Public Law	Number Units	Actual Completion Date
ALABAMA				
Florence	Ala-54-1	171	175	11-14-52
Florence	Ala-54-2	171	75	10-16-52
Florence	Ala-54-3	171	50	2-18-58
Florence	Ala-54-5	171	150	4-11-68
Fort Payne	Ala-11-1	171	50	2-28-52
Fort Payne	Ala-11-2	171	20	10-18-52
Fort Payne	Ala-11-3	171	54	1-28-66
Fultondale(Jefferson Co.)	Ala-86-2	171	60	4-7-53
Fyffe(Boaz)	Ala-75-5	171	12	9-12-67
Gadsden	Ala-49-1	171	224	8-28-52
Gadsden	Ala-49-2	171	160	2-27-52
Gadsden	Ala-49-3	171	220	3-24-52
Gadsden	Ala-49-4	171	146	4-30-54
Gadsden	Ala-49-5	849	150	
Gadsden	Ala-49-6	849	100	
Geneva(Samson)	Ala-128-6	171	60	10-10-68
Georgiana	Ala-94-1	171	38	3-19-54
Georgiana	Ala-94-2	171	20	3-19-54
Georgiana	Ala-94-3	171	42	1-11-65
Geraldine(Boaz)	Ala-75-6	171	12	5-16-68
Goodwater	Ala-132-1	171	40	6-26-68
Gordo	Ala-138-1A	171	12	2-13-61
Gordo	Ala-138-1B	171	6	2-13-61
Gordo	Ala-138-2A	171	20	1-16-64
Gordo	Ala-138-2B	171	2	1-16-64
Gordo	Ala-138-3	171	40	5-2-67
Gordo(LEASED)	Ala-138-4	Sec. 23	50	2-18-69 ACC
Greensboro	Ala-157-1A	171	10	9-5-62
Greensboro	Ala-157-1B	171	40	9-5-62
Greenville	Ala-155-1	171	90	7-5-62
Greenville	Ala-155-2	171	50	5-17-62
Guin	Ala-71-1	171	36	10-15-52
Guin	Ala-71-2	171	34	12-1-65
Guin	Ala-71-3	171	50	10-30-69
Guntersville	Ala-14-3	171	84	9-27-60
Guntersville	Ala-14-4	171	16	9-27-60
Guntersville	Ala-14-5	171	40	6-8-65
Guntersville	Ala-14-7	171	50	10-15-69
Hackleburg	Ala-76-1	171	8	8-21-52
Hackleburg	Ala-76-2	171	14	12-15-65
Haleyville	Ala-56-1	171	40	5-1-52
Haleyville	Ala-56-2	171	30	11-5-53
Haleyville	Ala-56-3	171	4	4-29-58
Haleyville	Ala-56-4	171	64	4-10-68
Hamilton	Ala-53-1	171	40	4-2-52
Hamilton	Ala-53-2	171	40	2-25-65
Hanceville	Ala-93-1	171	30	12-7-60
Harpersville(Vincent)	Ala-89-3	171	12	11-2-53
Hartford	Ala-103-1A	171	20	8-29-58
Hartford	Ala-103-1B	171	14	8-29-58
Hartford(LEASED)	Ala-103-2	Sec. 23	36	6-23-70
Hartselle	Ala-87-1	171	48	7-3-53
Hartselle	Ala-87-2	171	12	11-18-54
Headland	Ala-123-1A	171	20	3-7-60
Headland	Ala-123-1B	171	30	3-7-60
Heflin	Ala-96-1A	171	24	10-27-58
Heflin	Ala-96-1B	171	10	10-27-58
Helena(Columbiana)	Ala-72-3	171	20	10-6-53
Helena(Columbiana)	Ala-72-4	171	6	10-6-53
Hobson City	Ala-133-1	171	20	11-12-62
Hobson City	Ala-133-2	171	40	11-6-69
Hodges(Hamilton)	Ala-53-6	171	8	12-21-66

Project Location	Project Number	Public Law	Number Units	Actual Completion Date
ALABAMA				
Huntsville	Ala-47-1	171	180	8-11-52
Huntsville	Ala-47-2	171	170	5-29-52
Huntsville	Ala-47-3	171	186	10-8-54
Huntsville	Ala-47-4	171	84	1-6-53
Huntsville	Ala-47-5	171	266	3-16-61
Huntsville	Ala-47-6	171	269	8-14-59
Huntsville	Ala-47-7	171	194	6-2-65
Huntsville	Ala-47-8	171	120	12-8-65
Huntsville	Ala-47-9	171	86	2-2-65
Huntsville(TURNKEY)	Ala-47-11	171	100	3-31-70
Jacksonville	Ala-139-1A	171	38	3-9-61
Jacksonville	Ala-139-1B	171	10	3-9-61
Jacksonville	Ala-139-2	171	50	6-27-69
Jasper	Ala-12-1	171	40	1-20-51
Jasper	Ala-12-2	171	24	8-1-53
Jasper	Ala-12-3	171	36	2-7-52
Jasper	Ala-12-4	171	48	1-5-67
Kinston(Samson)	Ala-128-3	171	10	1-9-63
Kinston(Samson)	Ala-128-4	171	10	11-13-65
Kinston(Samson)(LEASED)	Ala-128-8	Sec. 23	10	5-20-69 ACC
Lafayette	Ala-159-1	171	22	8-4-64
Lafayette	Ala-159-2	171	40	8-4-64
Lanett	Ala-62-1	171	120	8-25-52
Lanett	Ala-62-2	171	80	7-28-52
Leeds	Ala-69-1	171	27	11-21-52
Leeds	Ala-69-2	171	18	8-21-58
Leeds	Ala-69-3A	171	18	2-25-64
Leeds	Ala-69-3B	171	12	2-25-64
Linden	Ala-120-1A	171	16	3-24-58
Linden	Ala-120-1B	171	34	3-24-58
Lineville	Ala-114-1A	171	18	10-20-58
Lineville	Ala-114-1B	171	6	10-20-58
Lineville	Ala-114-2A	171	12	1-22-64
Lineville	Ala-114-2B	171	4	1-22-64
Lineville	Ala-114-4	171	20	9-11-69
Luverne	Ala-88-1	171	28	8-5-53
Luverne	Ala-88-2	171	8	8-5-53
Luverne	Ala-88-3	171	24	5-15-59
Luverne	Ala-88-4	171	6	5-15-59
Luverne	Ala-88-5A	171	28	10-25-62
Luverne	Ala-88-5B	171	6	10-25-62
Lynn(Hamilton)	Ala-53-3	171	16	5-4-67(DOFA 9-30-68)
Marion	Ala-161-1	171	22	4-7-65
Marion	Ala-161-2	171	38	3-4-65
Midland City	Ala-124-1A	171	16	1-18-61
Midland City	Ala-124-1B	171	6	1-18-61
Midland City	Ala-124-2A	171	12	9-4-63
Midland City	Ala-124-2B	171	2	9-4-63
Midland City	Ala-124-3	171	10	4-26-66
Millport	Ala-95-1	171	18	8-24-53
Millport	Ala-95-2	171	6	8-24-53
Millport	Ala-95-3	171	20	6-30-69
Mobile	Ala-2-1	412	100	
Mobile	Ala-2-2	412	298	
Mobile	Ala-2-3	171	493	10-23-53
Mobile	Ala-2-4	171	407	1-20-59
Mobile	Ala-2-5	849	552	
Mobile	Ala-2-6	849	199	
Mobile	Ala-2-8	171	451	10-21-64
Mobile TURNKEY)	Ala-2-9	171	380	1-20-70
Mobile	Ala-2-10	171	450	12-30-66

Project Location	Project Number	Public Law	Number Units	Actual Completion Date
ALABAMA				
Monroeville	Ala-173-1	171	100	2-13-69
Montevallo	Ala-79-1	171	20	3-20-53
Montevallo	Ala-79-2	171	32	4-1-53
Montgomery	Ala-6-1	412	136	
Montgomery	Ala-6-2	412	150	
Montgomery	Ala-6-3	171	216	3-3-52
Montgomery	Ala-6-5	412	44	
Montgomery	Ala-6-6	171	390	4-12-54
Montgomery	Ala-6-7	PWA	100	
Montgomery	Ala-6-8	PWA	156	
Montgomery	Ala-6-9	171	248	6-3-59
Montgomery	Ala-6-10	171	184	10-31-57
Montgomery	Ala-6-12	171	500	8-30-68
Montgomery LEASED)	Ala-6-15	Sec. 23	598	4-3-68, 9-23-68 ACC
Montgomery	Ala-6-14	171	100	11-17-69
Moulton	Ala-80-1	171	20	11-20-53
Moulton	Ala-80-2	171	4	12-1-53
New Brockton	Ala-149-1A	171	10	8-29-63
New Brockton	Ala-149-1B	171	10	8-29-63
New Brockton	Ala-149-2	171	20	4-17-67
Newton	Ala-142-1	171	14	9-29-60
Newton	Ala-142-2A	171	16	5-28-63
Newton	Ala-142-2B	171	4	5-28-63
Northport	Ala-152-1	171	30	12-12-62
Northport	Ala-152-2	171	70	4-3-63
Northport	Ala-152-3	171	150	4-10-68
Oakman(Walker Co.)	Ala-129-2	171	10	2-28-62
Oneonta	Ala-63-1	171	40	11-20-52
Oneonta	Ala-63-2	171	10	9-5-58
Oneonta	Ala-63-3	171	30	7-5-67
Opelika	Ala-61-1	171	74	12-7-53
Opelika	Ala-61-2	171	76	12-1-52
Opelika	Ala-61-3	171	60	1-15-60
Opelika	Ala-61-4	171	100	12-17-64
Opelika	Ala-61-6	171	100	5-25-70
Opp	Ala-112-1	171	40	2-18-58
Opp	Ala-112-2	171	20	2-18-58
Opp	Ala-112-3	171	48	5-1-62
Opp	Ala-112-4	171	12	5-1-62
Ozark	Ala-73-1	171	52	4-14-53
Ozark	Ala-73-2	171	48	4-14-53
Ozark	Ala-73-3	171	66	4-5-62
Ozark	Ala-73-4	171	34	4-5-62
Ozark	Ala-73-6	171	36	4-25-66
Ozark	Ala-73-7	171	50	9-30-68
Ozark	Ala-73-10	171	70	6-30-69
Parrish	Ala-153-1A	171	10	10-3-63
Parrish	Ala-153-1B	171	8	10-3-63
Pell City	Ala-106-1A	171	40	8-30-58
Pell City	Ala-106-1B	171	8	8-30-58
Phenix City	Ala-5-1R	412	216	
Phenix City	Ala-5-2	412	206	
Phenix City	Ala-5-3	171	174	6-17-52
Phenix City	Ala-5-4	171	76	7-3-52
Phenix City	Ala-5-5	171	200	8-28-61
Phenix City	Ala-5-6	171	40	10-13-64
Phenix City(LEASED)	Ala-5-7	Sec. 23	150	12-9-68 ACC
Phil Campbell	Ala-90-1	171	20	3-12-54
Phil Campbell	Ala-90-2	171	22	11-24-65
Piedmont	Ala-110-1A	171	26	5-23-58
Piedmont	Ala-110-1B	171	10	5-23-58
Piedmont	Ala-110-2	171	50	7-2-65
Pisgah(Scottsboro)	Ala-99-4	171	20	6-12-69

Project Location	Project Number	Public Law	Number Units	Actual Completion Date
ALABAMA				
Prattville	Ala-131-1	171	42	12-7-60
Prattville	Ala-131-2	171	34	12-7-60
Prichard(LEASED)	Ala-169-2	Sec. 23	250	4-12-68,9-20-68 ACC
Ragland	Ala-108-1	171	20	6-6-58
Ragland	Ala-108-2	171	20	11-21-68
Rainsville	Ala-168-1	171	18	11-18-65
Red Bay	Ala-51-1	171	25	6-10-52
Red Bay	Ala-51-2	171	10	10-8-52
Red Bay	Ala-51-3	171	30	8-11-65
Reform	Ala-66-1	171	20	11-7-52
Reform	Ala-66-2	171	40	7-22-65
Roanoke	Ala-65-1	171	26	12-22-52
Roanoke	Ala-65-2	171	24	12-22-52
Russellville	Ala-60-1	171	50	11-14-52
Russellville	Ala-60-2	171	25	10-8-52
Russellville	Ala-60-3	171	70	1-7-69
Samson	Ala-128-1A	171	34	6-15-60
Samson	Ala-128-1B	171	10	6-15-60
Samson	Ala-128-2A	171	35	1-28-63
Samson	Ala-128-2B	171	5	1-28-63
Samson	Ala-128-5	171	30	11-13-65
Samson(LEASED)	Ala-128-7	Sec. 23	40	5-20-69 ACC
Scottsboro	Ala-99-1	171	46	12-15-59
Scottsboro	Ala-99-2	171	14	12-15-59
Scottsboro	Ala-99-3	171	80	12-10-65
Section(Scottsboro)	Ala-99-5	171	26	7-16-69
Selma	Ala-8-2	171	216	6-30-52
Selma	Ala-8-3	171	84	9-22-52
Selma(LEASED)	Ala-8-7	Sec. 23	127	3-11-69 ACC'
Sheffield	Ala-68-1	171	54	11-14-52
Sheffield	Ala-68-2	171	46	9-12-52
Sheffield	Ala-68-3	171	100	10-11-60
Sheffield	Ala-68-4	171	50	6-15-60
Sheffield	Ala-68-5	171	66	3-11-65
Sheffield	Ala-68-6	171	34	4-4-67
Slocomb	Ala-143-1A	171	10	7-25-61
Slocomb	Ala-143-1B	171	4	7-25-61
Stevenson	Ala-167-1	171	44	10-11-65
Stevenson	Ala-167-2	171	50	8-29-69
Sulligent	Ala-119-1A	171	18	5-13-58
Sulligent	Ala-119-1B	171	6	5-13-58
Sulligent	Ala-119-2A	171	20	11-1-60
Sulligent	Ala-119-2B	171	2	11-1-60
Sulligent	Ala-119-3	171	30	5-28-63
Sulligent	Ala-119-4	171	50	6-27-67
Sylacauga	Ala-57-1	171	144	2-3-53
Sylacauga	Ala-57-2	171	25	9-3-53
Sylacauga	Ala-57-3	849	243	
Sylacauga	Ala-57-4	171	60	4-11-63
Sylacauga	Ala-57-5	171	16	10-8-63
Sylacauga	Ala-57-6	171	74	2-14-68
Talladega	Ala-105-1	849	150	
Talladega	Ala-105-2	171	98	9-19-58
Tallassee	Ala-172-1	171	100	8-15-68
Tarrant	Ala-13-1	671	52	
Tuscaloosa	Ala-77-1	171	160	6-23-52
Tuscaloosa	Ala-77-2	171	340	2-7-53
Tuscaloosa	Ala-77-3	171	29	12-15-66
Tuscaloosa	Ala-77-4	171	30	9-16-66
Tuscaloosa	Ala-77-5	171	102	10-25-67
Tuscaloosa(TURNKEY)	Ala-77-6	171	106	1-30-69
Tuscaloosa(LEASED)	Ala-77-7	Sec. 23	200	6-9-69 ACC

Project Location	Project Number	Public Law	Number Units	Actual Completion Date
ALABAMA				
Tuscumbia	Ala-59-1	171	48	6-20-52
Tuscumbia	Ala-59-2	171	27	4-21-52
Tuscumbia	Ala-59-3	171	43	12-8-64
Tuskegee	Ala-160-1	171	50	8-13-64
Tuskegee	Ala-160-2	171	100	8-13-64
Union Springs	Ala-70-1	171	14	9-15-53
Union Springs	Ala-70-2	171	36	11-24-53
Union Springs	Ala-70-3	171	40	11-17-67
Union Springs	Ala-70-4	171	60	8-13-69
Uniontown	Ala-171-1	171	50	6-28-68
Valley Head	Ala-135-1	171	8	10-26-61
Vernon	Ala-84-1	171	12	9-24-52
Vernon	Ala-84-2	171	2	9-24-52
Vernon	Ala-84-3	171	16	6-10-58
Vernon	Ala-84-4	171	20	11-15-60
Vernon	Ala-84-5	171	40	9-30-64
Vina(Hamilton)	Ala-53-7	171	10	12-21-66
Vincent	Ala-89-1	171	18	11-2-53
Vincent	Ala-89-2	171	2	11-2-53
Wadley(Lineville)	Ala-114-3	171	20	1-31-67
Warrior(Jefferson Co.)	Ala-86-10A	171	32	12-15-58
Warrior(Jefferson Co.)	Ala-86-10B	171	6	12-15-58
Warrior(Jefferson Co.)	Ala-86-11	171	40	6-3-68
Wilsonville(Columbiana)	Ala-72-5	171	6	10-6-53
Wilton(Montevallo)	Ala-79-3A	171	16	11-28-60
Wilton(Montevallo)	Ala-79-3B	171	4	11-28-60
Winfield	Ala-58-1	171	32	10-30-52
Winfield	Ala-58-3	171	50	12-30-68
York	Ala-116-1A	171	8	6-7-61
York	Ala-116-1B	171	18	6-7-61
156	451		33,505 *	
15	15		2,040 (Leased)	
3	3		586 (Turnkey)	
1	1		130 (Rehab.)	

* Totals in each State include breakdown by Leased, Turnkey and Rehab. listed below.

Project Location	Project Number	Public Law	No. Units	Actual Completion Date
FLORIDA				
Alachua County(LEASED)	Fla-70-1	Sec. 23	200	6-2-69 ACC
Apalachicola	Fla-36-1	171	26	1-24-62
Apalachicola	Fla-36-2	171	28	2-8-62
Arcadia	Fla-55-1	171	70	4-8-65
Avon Park	Fla-12-1	171	130	10-27-69
Baldwin(Jacksonville)	Fla-1-8A	171	6	12-1-61
Baldwin(Jacksonville)	Fla-1-8B	171	12	12-1-61
Bartow	Fla-26-1	171	24	10-26-53
Bartow	Fla-26-2	171	60	11-30-53
Blountstown(NW Fla.)	Fla-15-9	171	34	3-18-66
Bonifay(NW Fla.)	Fla-15-5A	171	26	8-25-59
Bonifay(NW Fla.)	Fla-15-5B	171	14	8-25-59
Bonifay(NW Fla.)	Fla-15-16	171	16	3-16-66
Bradenton	Fla-23-1	171	120	2-16-53
Bradenton	Fla-23-2	171	60	3-17-60
Bradenton	Fla-23-3	171	70	1-13-61
Branford(Suwannee Co.)	Fla-50-1	171	20	4-26-65
Brevard County	Fla-20-7	171	250	3-3-67
Brevard County(REHAB.)	Fla-20-8	171	190	3-31-68 DOFA
Brevard County(LEASED)	Fla-20-10	Sec. 23	68	9-24-68 ACC
Brighton Reserv.(Seminole Tribal) (TURNKEY)	Fla-59-2	171	20	2-7-69
Bristol(NW Fla.)	Fla-15-14	171	10	4-9-63
Bronson(Levy Co.)	Fla-49-1A	171	8	4-21-64
Bronson(Levy Co.)	Fla-49-1B	171	8	4-21-64
Bunnell(Flagler Co.)	Fla-30-1A	171	10	6-20-58
Bunnell(Flagler Co.)	Fla-30-1B	171	22	6-20-58
Bunnell(Flagler Co.)	Fla-30-2	171	40	12-20-66
Carrabelle(NW Fla.)	Fla-15-12	171	10	7-7-64
Cedar Key(Levy Co.)	Fla-49-4	171	18	12-9-65
Chiefland(Levy Co.)	Fla-49-2	171	54	4-9-65
Chiefland(Levy Co.)(LEASED)	Fla-49-5	Sec. 23	32	5-13-69 ACC
Chipley	Fla-38-1	171	42	5-18-61
Chipley	Fla-38-2	171	22	5-18-61
Chipley	Fla-38-3	171	24	1-3-66
Cocoa	Fla-19-1	171	24	2-3-53
Cocoa	Fla-19-2	171	46	3-10-53
Cocoa	Fla-19-3	171	40	5-25-61
Cocoa	Fla-19-4	171	60	5-25-61
Cocoa	Fla-19-5	171	250	2-16-65
Cocoa(LEASED)	Fla-19-6	Sec. 23	50	2-11-69 ACC
Cottondale(NW Fla.)	Fla-15-2A	171	10	2-27-59
Crestview	Fla-46-1	171	72	6-23-64
Crestview	Fla-46-2	171	28	6-15-64
Crestview	Fla-46-3	171	100	7-25-69
Crestview(LEASED)	Fla-46-4	Sec. 23	50	6-28-67 ACC
Cross City(NW Fla.)	Fla-15-6A	171	14	12-5-61
Cross City(NW Fla.)	Fla-15-6B	171	12	12-5-61
Daytona Beach	Fla-7-1	412	167	
Daytona Beach	Fla-7-1A	412	66	
Daytona Beach	Fla-7-2	412	66	
Daytona Beach	Fla-7-3	171	72	3-28-51
Daytona Beach	Fla-7-4	171	28	3-28-51
Daytona Beach	Fla-7-5	171	100	4-21-52
Daytona Beach	Fla-7-6	171	100	1-2-59
Daytona Beach	Fla-7-7	171	30	12-9-60
Daytona Beach	Fla-7-8	171	150	8-8-67
Daytona Beach	Fla-7-10	171	100	5-17-65
DeFuniak Springs	Fla-39-1A	171	36	5-10-61
DeFuniak Springs	Fla-39-1B	171	14	5-10-61
Dunedin	Fla-61-1	171	50	12-17-69
Eustis	Fla-40-1	171	60	3-9-65

Project Location	Project Number	Public Law	No. Units	Actual Completion Date
FLORIDA				
Fernandina Beach	Fla-37-1A	171	20	3-23-61
Fernandina Beach	Fla-37-1B	171	38	3-23-61
Ft. Lauderdale	Fla-10-1	412	150	
Ft. Lauderdale	Fla-10-2	412	116	
Ft. Lauderdale	Fla-10-3	171	84	4-25-59
Ft. Lauderdale	Fla-10-4	171	66	12-19-62
Ft. Myers	Fla-47-1	171	200	4-18-63
Ft. Myers	Fla-47-2	171	101	12-14-65
Ft. Myers	Fla-47-3	171	100	4-22-70
Ft. Pierce	Fla-41-1	171	60	5-20-63
Ft. Pierce	Fla-41-2	171	190	7-9-62
Ft. Pierce	Fla-41-3	171	70	8-13-63
Ft. Pierce	Fla-41-4	171	60	6-30-65
Ft. Pierce	Fla-41-5	171	70	10-24-68
Ft. Pierce(LEASED)	Fla-41-7	Sec. 23	350	4-1-68,6-11-68, 9-30-68 & 5-14-69 ACC
Gainesville	Fla-63-1	171	250	1-30-70
Gainesville	Fla-63-2	171	101	3-23-70
Gainesville(TURNKEY)	Fla-63-3	171	100	12-23-68
Gainesville(LEASED)	Fla-63-4	Sec. 23	100	2-13-69 ACC
Gainesville	Fla-63-6	171	28	4-30-70
Graceville(NW Fla.)	Fla-15-1A	171	20	7-23-58
Graceville(NW Fla.)	Fla-15-1B	171	16	7-23-58
Graceville(NW Fla.)	Fla-15-11	171	20	9-27-62
Havana(NW Fla.)	Fla-15-10	171	14	3-5-61
Hialeah(TURNKEY)	Fla-66-1	171	200	10-30-69
Homestead(LEASED)	Fla-68-1	Sec. 23	100	11-5-68 ACC
Jacksonville	Fla-1-1	412	232	
Jacksonville	Fla-1-1A	412	368	
Jacksonville	Fla-1-2	412	708	
Jacksonville	Fla-1-3	171	171	5-1-54
Jacksonville	Fla-1-4	171	63	9-30-63
Jacksonville	Fla-1-6	PWA	216	
Jacksonville	Fla-1-10	171	201	2-4-70
Jacksonville(LEASED)	Fla-1-11	Sec. 23	750	4-4-68,7-1-68,9-17-68 & 6-11-69 ACC
Jacksonville Beach(Jacksonville)	Fla-1-7	171	50	2-12-62
Jacksonville Beach(Jacksonville)	Fla-1-9	171	75	6-27-69
Jasper(NW Fla.)	Fla-15-7A	171	22	3-10-61
Jasper(NW Fla.)	Fla-15-7B	171	36	3-10-61
Jasper(NW Fla.)	Fla-15-18	171	28	6-8-67
Key West	Fla-13-1	412	136	
Key West	Fla-13-2	412	84	
Key West	Fla-13-3	171	53	1-16-59
Key West	Fla-13-4	171	117	4-1-52
Lake Butler(Union Co.)	Fla-42-1A	171	20	9-3-64
Lake Butler(Union Co.)	Fla-42-1B	171	22	9-3-64
Lakeland	Fla-11-1	412	160	
Lakeland	Fla-11-2	671	60	
Lakeland	Fla-11-3	171	220	10-30-51
Lakeland	Fla-11-4	849	60	
Lakeland(LEASED-MOBILE HOMES)	Fla-11-5	Sec. 23	200	1-7-69 ACC
Live Oak	Fla-27-1	171	28	4-15-63
Live Oak	Fla-27-2	171	26	4-15-63

Project Location	Project Number	Public Law	No. Units	Actual Completion Date
FLORIDA				
Malone(NW Fla.)	Fla-15-3	171	6	3-12-58
Marianna	Fla-31-1	171	36	4-18-58
Marianna	Fla-31-2	171	44	4-18-58
Melbourne(Brevard Co.)	Fla-20-5	171	28	1-31-53
Melbourne(Brevard Co.)	Fla-20-6A	171	10	6-17-59
Melbourne(Brevard Co.)	Fla-20-6B	171	14	6-17-59
Melbourne(LEASED)	Fla-67-2	Sec. 23	62	4-4-68 ACC
Melbourne	Fla-56-1	171	54	4-26-68
Merritt Island(Brevard Co.)	Fla-20-3	171	15	1-1-53
Merritt Island(Brevard Co.)	Fla-20-4	171	10	1-31-53
Miami	Fla-5-1	412	345	
Miami	Fla-5-2	412	352	
Miami	Fla-5-3	412	378	
Miami(Area A)	Fla-5-4	171	512	11-16-54
Miami(Area B)	Fla-5-4	171	250	5-13-55
Miami	Fla-5-5	PWA	240	
Miami	Fla-5-6	171	108	11-19-58
Miami	Fla-5-7	849	166	
Miami	Fla-5-8	171	64	1-24-61
Miami	Fla-5-9	171	66	5-2-62
Miami	Fla-5-10	171	332	7-27-61
Miami	Fla-5-11	171	55	4-10-62
Miami	Fla-5-12	171	288	8-31-61 PURCHASED
Miami	Fla-5-13	171	322	12-9-64
Miami	Fla-5-14	171	245	2-23-67
Miami	Fla-5-15	171	144	4-1-66
Miami	Fla-5-16	171	210	5-22-67
Miami	Fla-5-18	171	182	11-29-67
Miami(ACQ.REHAB.)	Fla-5-19	171	65	5-31-65
Miami	Fla-5-20	171	96	7-18-69
Miami(LEASED)	Fla-5-21	Sec.23	1,000	4-25-66,3-14-69 ACC
Miami(TURNKEY)	Fla-5-24	171	28	4-30-67
Miami(TURNKEY)	Fla-5-28	171	21	10-16-68 ACCEPTED
Miami(TURNKEY)	Fla-5-29	171	56	4-30-68 DOFA
Miami(TURNKEY)	Fla-5-30	171	48	12-20-68
Miami(ACQ.REHAB.)	Fla-5-31	171	60	11-30-68 PURCHASED
Miami	Fla-5-32	171	100	5-14-70
Miami Beach	Fla-17-1	171	50	2-11-52
Milton	Fla-53-1A	171	26	9-29-64
Milton	Fla-53-1B	171	14	9-29-64
Milton(LEASED)	Fla-53-2	Sec. 23	50	6-11-69 ACC
Mims(Brevard Co.)	Fla-20-1	171	8	1-1-53
Mims(Brevard Co.)	Fla-20-2	171	22	1-31-53
Mulberry	Fla-54-1	171	26	5-7-68
New Smyrna Beach	Fla-22-1	171	12	1-1-54
New Smyrna Beach	Fla-22-2	171	34	1-1-54
New Smyrna Beach	Fla-22-3	171	40	8-24-62
New Smyrna Beach	Fla-22-4	171	40	8-24-62
New Smyrna Beach(LEASED)	Fla-22-5	Sec. 23	100	9-20-68 ACC
Niceville	Fla-52-1	171	60	4-7-66
Orlando	Fla-4-1	412	250	
Orlando	Fla-4-2	671	90	
Orlando	Fla-4-3	671	160	
Orlando	Fla-4-4	171	210	10-3-51
Orlando	Fla-4-5	171	90	7-9-51
Orlando	Fla-4-6	171	190	2-19-53
Orlando	Fla-4-7	849	100	
Orlando(LEASED)	Fla-4-8	Sec. 23	950	4-25-66,3-15-68,6-11-68, 6-27-68,10-29-68,2-12-69 ACC
Oviedo(Seminole Co.)	Fla-33-1	171	30	2-15-59
Pahokee	Fla-21-1	171	40	3-27-58
Pahokee	Fla-21-2	171	75	3-27-58
Pahokee	Fla-21-3	171	200	6-25-70

Project Location	Project Number	Public -Law	No. Units	Actual Completion Date
FLORIDA				
Palatka	Fla-57-1	171	200	5-16-68
Palatka(LEASED)	Fla-57-2	Sec. 23	125	4-24-69 ACC
Panama City	Fla-18-1	171	60	5-31-52
Panama City	Fla-18-2	171	140	6-14-52
Panama City	Fla-18-3	171	50	7-17-59
Pensacola	Fla-6-1	412	120	
Pensacola	Fla-6-2	412	120	
Pensacola	Fla-6-3	671	200	
Pensacola	Fla-6-4	171	52	4-14-52
Pensacola	Fla-6-5	171	120	2-6-53
Pensacola	Fla-6-7	849	100	
Pinellas County	Fla-62-1	171	100	12-15-69
Pinellas County	Fla-62-2	171	200	10-30-69
Pinellas County(LEASED)	Fla-62-3	Sec. 23	790	4-3-68,6-14-68,12-20-68, 7-17-68,9-26-68 ACC
Plant City	Fla-34-1	171	60	8-14-58
Plant City	Fla-34-2	171	140	9-15-58
Pompano Beach	Fla-28-1	171	12	9-25-58
Pompano Beach	Fla-28-2	171	108	9-25-58
Punta Gorda	Fla-60-1	171	84	1-26-70
Sanford	Fla-16-1	171	125	10-17-51
Sanford	Fla-16-2	171	85	5-17-52
Sanford	Fla-16-3	171	40	3-7-52
Sanford	Fla-16-4	171	30	1-14-59
Sarasota	Fla-8-1	412	60	
Sarasota	Fla-8-2	171	100	2-11-53
Sarasota	Fla-8-3	171	100	5-26-60
Sarasota	Fla-8-4	171	101	3-16-70
Sneads(NW Fla.)	Fla-15-4A	171	18	3-31-59
Sneads(NW Fla.)	Fla-15-4B	171	4	3-31-59
Springfield	Fla-35-1A	171	24	4-20-60
Springfield	Fla-35-1B	171	16	4-20-60
Springfield(LEASED)	Fla-35-2	Sec. 23	100	3-11-69 ACC
St. Petersburg	Fla-2-1	412	242	
St. Petersburg	Fla-2-1A	412	204	
St. Petersburg(ACQ.FHA REHAB.)	Fla-2-2	171	166	7-31-66 DOFA
Stuart	Fla-45-1	171	10	2-6-64
Stuart	Fla-45-2	171	60	2-20-64
Tampa	Fla-3-1R	412	534	
Tampa	Fla-3-2	412	320	
Tampa	Fla-3-3	412	328	
Tampa	Fla-3-4	671	500	
Tampa	Fla-3-5	171	380	3-13-52
Tampa	Fla-3-6	171	84	10-15-51
Tampa	Fla-3-7	171	100	10-15-51
Tampa	Fla-3-8	171	436	1-5-53
Tampa	Fla-3-9	171	500	5-4-54
Tampa	Fla-3-10	171	400	3-10-66
Tampa(ACQ.REHAB.)	Fla-3-11	171	110	8-31-65
Tampa(LEASED)	Fla-3-13	Sec. 23	250	6-17-68,10-11-68,
Tarpon Springs	Fla-58-1	171	80	10-31-69
Titusville	Fla-25-1	171	16	11-18-53
Titusville	Fla-25-2	171	14	12-3-53
Titusville	Fla-25-3	171	18	4-3-63
Titusville	Fla-25-4	171	36	4-3-63
Titusville	Fla-25-5	171	50	9-6-67
Trenton(Gilchrist Co.)	Fla-51-1A	171	6	5-6-64
Trenton(Gilchrist Co.)	Fla-51-1B	171	4	5-6-64

Project Location	Project Number	Public Law	No. Units	Actual Completion Date
FLORIDA				
West Palm Beach	Fla-9-1	412	246	
West Palm Beach	Fla-9-2	412	122	
West Palm Beach	Fla-9-3	171	118	9-5-62
West Palm Beach	Fla-9-4	171	132	6-29-67
Wewahitchka(NW Fla.)	Fla-15-13A	171	30	2-29-64
Wewahitchka(NW Fla.)	Fla-15-13B	171	10	2-29-64
Williston(Levy Co.)	Fla-49-3	171	36	7-15-64
78	239		28,274	
19	19		5,327 (Leased)	
4	7		473 (Turnkey)	
4	5		591 (Rehab.)	

Project Location	Project Number	Public Law	Number Units	Actual Completion Date
GEORGIA				
Abbeville	Ga-186-1A	171	8	2-3-61
Abbeville	Ga-186-1B	171	6	2-3-61
Acworth	Ga-123-1	171	22	10-6-53
Acworth	Ga-123-2	171	6	10-6-53
Acworth	Ga-123-3A	171	24	6-29-61
Acworth	Ga-123-3B	171	6	6-29-61
Adairsville	Ga-219-1A	171	14	10-30-62
Adairsville	Ga-219-1B	171	6	10-30-62
Adel	Ga-88-1	171	38	11-15-52
Adel	Ga-88-2	171	18	11-15-52
Adrain (Swainsboro)	Ga-131-5	171	20	10-31-67
Alamo	Ga-178-1A	171	16	4-9-60
Alamo	Ga-178-1B	171	4	4-9-60
Alapaha (Nashville)	Ga-92-5	171	12	3-1-54
Alapaha (Nashville)	Ga-92-6	171	6	3-1-54
Albany	Ga-23-1	671	40	
Albany	Ga-23-2	671	56	
Albany	Ga-23-3	171	125	7-11-52
Albany	Ga-23-4	171	125	9-5-51
Albany	Ga-23-5	171	140	12-1-53
Albany	Ga-23-6	849	100	
Albany	Ga-23-7	171	70	11-21-63
Albany	Ga-23-8	171	80	5-14-64
Alma	Ga-133-1	171	52	3-10-60
Alma	Ga-133-2	171	10	3-10-60
Alma	Ga-133-3	171	50	4-22-69
Alma (Cong. Hous.)	Ga-133-4	171	40	3-9-67
Alma	Ga-133-5	171	12	3-9-67
Americus	Ga-62-1	171	50	1-30-52
Americus	Ga-62-2	171	100	1-30-52
Americus	Ga-62-3	171	50	8-13-52
Americus	Ga-62-10	171	40	2-20-58
Americus	Ga-62-11	171	70	8-15-62
Americus	Ga-62-12	171	30	8-15-62
Andersonville (Americus)	Ga-62-4	171	5	11-6-53
Andersonville (Americus)	Ga-62-5	171	5	11-6-53
Arlington	Ga-111-1	171	24	11-23-53
Ashburn	Ga-87-1	171	20	11-22-52
Ashburn	Ga-87-2	171	36	11-22-52
Athens	Ga-3-1	412	55	
Athens	Ga-3-1A	412	102	
Athens	Ga-3-2	412	128	
Athens	Ga-3-3	171	130	3-12-59
Athens	Ga-3-4	171	156	6-8-55
Athens	Ga-3-5	171	75	9-16-63
Athens	Ga-3-6	171	75	10-1-63
Athens	Ga-3-7	171	150	4-14-67

Project Location	Project Number	Public Law	Number Units	Actual Completion Date
GEORGIA				
Atlanta	Ga-6-1	412	630	
Atlanta	Ga-6-2	412	606	
Atlanta	Ga-6-3	412	636	
Atlanta	Ga-6-3A	412	179	
Atlanta	Ga-6-4	412	616	
Atlanta	Ga-6-5R1	412	548	
Atlanta	Ga-6-5R2	412	520	
Atlanta	Ga-6-6	171	990	5-11-53
Atlanta	Ga-6-7	171	510	3-7-57
Atlanta	Ga-6-8	171	1000	4-12-55
Atlanta	Ga-6-9	PWA	604	
Atlanta	Ga-6-10	PWA	675	
Atlanta	Ga-6-11	171	210	11-2-65
Atlanta	Ga-6-12	171	650	3-10-64
Atlanta	Ga-6-13	171	250	10-15-65
Atlanta	Ga-6-14	171	250	6-3-66
Atlanta	Ga-6-15	171	140	3-27-69
Atlanta	Ga-6-16	171	650	10-25-68
Atlanta (LEASED)	Ga-6-18	Sec. 23	1030	10-26-66, 11-29-67 & 6-7-68 ACC
Atlanta (TURNKEY)	Ga-6-20	171	202	9-20-69
Atlanta (TURNKEY)	Ga-6-21	171	220	3-10-70
Atlanta (TURNKEY)	Ga-6-28	171	500	1-20-70
Augusta	Ga-1-1	412	167	
Augusta	Ga-1-1A	671	88	
Augusta	Ga-1-2	412	168	
Augusta	Ga-1-3R	412	278	
Augusta	Ga-1-4	171	225	9-4-52
Augusta	Ga-1-5	171	250	10-14-58
Augusta	Ga-1-6	171	275	3-31-59
Augusta	Ga-1-7	171	356	11-16-67
Augusta	Ga-1-8	171	150	7-15-66
Baconton (Camilla)	Ga-96-3	171	8	10-9-52
Baconton (Camilla)	Ga-96-4	171	14	10-9-52
Bainbridge	Ga-64-1	171	35	6-25-52
Bainbridge	Ga-64-2	171	70	6-25-52
Bainbridge	Ga-64-3	171	36	5-1-58
Bainbridge	Ga-64-4	171	40	12-8-60
Bainbridge	Ga-64-5	171	45	9-9-64
Barnesville	Ga-177-1	171	30	3-31-59
Barnesville	Ga-177-2	171	30	3-31-59
Baxley	Ga-71-1	171	25	1-22-52
Baxley	Ga-71-2	171	15	1-10-52
Baxley	Ga-71-3	171	25	12-2-52
Baxley	Ga-71-4	171	15	12-2-52
Baxley	Ga-71-5	171	18	6-23-58
Baxley	Ga-71-6	171	12	6-23-58
Baxley	Ga-71-7	171	25	5-26-66
Blackshear	Ga-134-1	171	26	11-5-53
Blackshear	Ga-134-2	171	6	11-5-53
Blakely	Ga-114-1	171	36	1-29-54
Blakely	Ga-114-2	171	49	2-19-54
Blakely	Ga-114-3A	171	14	8-4-64
Blakely	Ga-114-3B	171	10	8-4-64
Blue Ridge	Ga-202-1	171	18	2-20-61
Boston	Ga-117-1	171	18	11-6-52
Boston	Ga-117-2	171	20	11-6-52
Bowdon	Ga-207-1A	171	16	7-28-61
Bowdon	Ga-207-1B	171	14	7-28-61

Project Location	Project Number	Public Law.	Number Units	Actual Completion Date
GEORGIA				
Brunswick	Ga-9-1	412	128	
Brunswick	Ga-9-2	412	144	
Brunswick	Ga-9-3	171	100	4-2-52
Brunswick	Ga-9-4	171	100	4-2-52
Brunswick	Ga-9-5	171	84	6-26-67
Brunswick	Ga-9-6	171	51	2-14-69
Buchanan	Ga-124-1	171	10	6-1-65
Buena Vista	Ga-179-1A	171	14	9-29-59
Buena Vista	Ga-179-1B	171	18	9-29-59
Buena Vista	Ga-179-2	171	12	11-26-62
Buena Vista (LEASED)	Ga-179-3	Sec. 23	30	4-16-69 ACC
Buford	Ga-91-1	171	50	4-3-53
Buford	Ga-91-2	171	20	4-3-53
Butler	Ga-227-1	171	24	1-21-65
Byron	Ga-243-1	171	32	1-6-68
Cairo	Ga-83-1	171	48	3-26-59
Cairo	Ga-83-2	171	38	3-26-59
Cairo	Ga-83-5	171	60	7-7-69
Cairo	Ga-83-4	171	26	4-3-65
Calhoun	Ga-119-1	171	44	9-1-53
Calhoun	Ga-119-2	171	24	11-5-53
Calhoun	Ga-119-3	171	48	12-9-65
Camilla	Ga-96-1	171	25	11-25-52
Camilla	Ga-96-2	171	25	6-26-52
Camilla	Ga-96-7	171	16	5-23-58
Camilla	Ga-96-8	171	34	5-23-58
Camilla	Ga-96-9	171	12	1-16-62
Camilla	Ga-96-10	171	38	12-20-61
Camilla	Ga-96-14	171	100	1-28-67
Canon (Lavonia)	Ga-94-4	171	8	4-25-58
Canon (Lavonia)	Ga-94-10	171	8	1-17-68
Canton	Ga-213-1	171	46	9-22-64
Canton	Ga-213-2	171	30	7-29-64
Carnesville (Lavonia)	Ga-94-3A	171	10	4-25-58
Carnesville (Lavonia)	Ga-94-3B	171	2	4-25-58
Carnesville (Lavonia)	Ga-94-9	171	16	1-17-68
Carrollton	Ga-116-1	171	66	9-8-53
Carrollton	Ga-116-2	171	46	4-23-53
Carrollton	Ga-116-3	171	28	8-14-62
Carrollton	Ga-116-4	171	60	8-14-62
Carrollton (Leased)	Ga-116-6	Sec. 23	30	4-5-68 ACC
Cartersville	Ga-68-1	171	66	1-26-53
Cartersville	Ga-68-2	171	44	1-26-53
Cartersville	Ga-68-3	171	10	5-10-60
Cartersville	Ga-68-4	171	50	5-10-60
Cartersville	Ga-68-5	171	50	11-12-66
Cave Spring	Ga-130-1	171	14	8-28-53
Cave Spring	Ga-130-2	171	6	8-28-53
Cedartown	Ga-25-1	171	54	12-20-50
Cedartown	Ga-25-2	171	44	9-7-51
Cedartown	Ga-25-3	171	56	10-26-51
Cedartown	Ga-25-4	171	20	1-8-58
Cedartown	Ga-25-5	171	30	1-16-61
Chatsworth	Ga-206-1A	171	14	11-2-61
Chatsworth	Ga-206-1B	171	4	11-2-61
Clarkesville	Ga-122-1	171	14	3-1-54
Clarkesville	Ga-122-2	171	4	3-1-54
Clarkesville	Ga-122-5	171	24	7-31-67 DOFA

Project Location	Project Number	Public Law	Number Units	Actual Completion Date
GEORGIA				
Claxton	Ga-166-1A	171	22	4-14-58
Claxton	Ga-166-1B	171	20	4-14-58
Claxton	Ga-166-2A	171	20	12-8-64
Claxton	Ga-166-2B	171	10	12-8-64
Clayton	Ga-115-1	171	22	4-1-53
Cleveland	Ga-143-1	171	12	9-18-61
Cleveland	Ga-143-2	171	12	4-20-67
Cochran	Ga-77-1	171	32	7-17-52
Cochran	Ga-77-2	171	32	7-17-52
Colbert (Danielsville)	Ga-126-2	171	12	6-22-53
College Park	Ga-232-1	171	173	6-26-67
Collins (Claxton)	Ga-166-3	171	10	6-9-66
Colquitt	Ga-198-1A	171	20	2-23-61
Colquitt	Ga-198-1B	171	12	2-23-61
Colquitt	Ga-198-2	171	18	5-14-65
Columbus	Ga-4-1R	412	360	
Columbus	Ga-4-1RA	412	150	
Columbus	Ga-4-2	412	288	
Columbus	Ga-4-2A	412	104	
Columbus	Ga-4-5	671	160	
Columbus	Ga-4-6	171	300	5-10-52
Columbus	Ga-4-7	171	108	10-14-52
Columbus	Ga-4-8	171	150	12-17-51
Columbus	Ga-4-9	171	116	6-2-59
Columbus	Ga-4-10	171	102	6-25-58
Columbus	Ga-4-11	171	24	6-7-63
Columbus	Ga-4-12	171	100	6-10-65
Columbus (LEASED)	Ga-4-13	Sec. 23	110	8-22-68, 11-1-69 ACC
Comer	Ga-103-1	171	20	10-24-52
Comer	Ga-103-2	171	10	10-24-52
Commerce	Ga-125-1	171	34	8-11-53
Commerce	Ga-125-2	171	16	8-19-53
Conyers	Ga-184-1A	171	22	10-17-60
Conyers	Ga-184-1B	171	28	10-17-60
Conyers	Ga-184-2	171	50	6-28-68
Cordele	Ga-63-1	171	175	7-16-52
Cordele	Ga-63-2	171	50	6-5-52
Cordele	Ga-63-3	171	50	7-11-58
Cornelia	Ga-82-1	171	23	8-12-52
Cornelia	Ga-82-2	171	2	8-12-52
Covington	Ga-245-1	171	180	6-6-69
Cumming	Ga-196-1	171	30	1-22-65
Cuthbert	Ga-226-1A	171	32	12-12-63
Cuthbert	Ga-226-1B	171	40	10-24-63
Crawfordville	Ga-192-1A	171	6	10-10-61
Crawfordville	Ga-192-1B	171	8	10-10-61
Dahlonega	Ga-174-1A	171	26	7-2-59
Dahlonega	Ga-174-1B	171	4	7-2-59
Dallas	Ga-148-1A	171	26	8-11-58
Dallas	Ga-148-1B	171	4	8-11-58
Dallas	Ga-148-2	171	24	7-20-64
Dalton	Ga-79-1	171	75	5-23-52
Dalton	Ga-79-2	171	25	5-23-52
Dalton	Ga-79-3	171	130	9-6-67
Danielsville	Ga-126-1	171	18	6-22-53

Project Location	Project Number	Public Law	Number Units	Actual Completion Date
GEORGIA				
Dawson	Ga-67-1	171	32	5-15-52
Dawson	Ga-67-2	171	43	6-13-52
Decatur	Ga-11-1	412	200	
Decatur	Ga-11-2	171	88	2-12-70
Decatur (LEASED)	Ga-11-3	Sec. 23	111	10-1-68 ACC
DeKalb County	Ga-237-1	171	200	6-30-67
DeKalb County (LEASED)	Ga-237-2	Sec. 23	76	9-20-68 ACC
Demorest (Clarkesville)	Ga-122-4	171	12	3-1-54
Doerun	Ga-112-1	171	10	7-23-53
Doerun	Ga-112-2	171	8	7-23-53
Doerun	Ga-112-3	171	26	6-20-69
Douglas	Ga-76-1	171	24	3-27-52
Douglas	Ga-76-2	171	26	4-10-52
Douglas	Ga-76-3	171	28	4-28-53
Douglas	Ga-76-4	171	32	4-9-53
Douglas	Ga-76-5	171	26	1-30-59
Douglas	Ga-76-6	171	24	1-30-59
Douglas	Ga-76-7	171	20	7-15-64
Douglas	Ga-76-8	171	25	2-25-67
Douglas	Ga-76-9	171	35	6-30-69
Douglas	Ga-76-10	171	70	1-17-69
Douglasville	Ga-106-1	171	28	10-3-52
Douglasville	Ga-106-2	171	8	9-30-52
Douglasville	Ga-106-3A	171	30	5-29-61
Douglasville	Ga-106-3B	171	10	5-29-61
Douglasville	Ga-106-4	171	50	12-28-67 (DOFA 1-31-68)
Dublin	Ga-69-1	171	50	3-26-52
Dublin	Ga-69-2	171	50	3-26-52
Dublin	Ga-69-3	171	50	1-21-54
Dublin	Ga-69-4	171	50	1-28-54
Dublin	Ga-69-5	171	50	7-12-62
Dublin	Ga-69-6	171	50	7-5-62
Dublin	Ga-69-7A	171	36	1-30-63
Dublin	Ga-69-7B	171	14	1-30-63
Duluth (Buford)	Ga-91-3	171	12	5-15-53
Duluth (Buford)	Ga-91-4	171	4	5-15-53
Eastman	Ga-80-1	171	24	5-15-52
Eastman	Ga-80-2	171	16	5-31-52
Eastman	Ga-80-3	171	23	12-22-52
Eastman	Ga-80-4	171	12	12-22-52
Eastman	Ga-80-8	171	12	9-15-66
Eastman	Ga-80-9	171	40	4-18-69
Eastman	Ga-80-10	171	50	4-30-70
East Point	Ga-78-1	171	100	11-28-51
East Point	Ga-78-2	171	100	11-23-51
East Point	Ga-78-3	171	150	4-2-65
East Point (LEASED)	Ga-78-5	Sec. 23	100	9-9-68 ACC
Eatonton	Ga-72-1	171	18	4-4-53
Eatonton	Ga-72-2	171	32	3-27-53
Eatonton	Ga-72-3	171	64	4-10-67
Edison	Ga-162-1A	171	8	6-17-58
Edison	Ga-162-1B	171	16	6-17-58
Elberton	Ga-74-1	171	40	8-27-52
Elberton	Ga-74-2	171	65	7-17-52
Elberton	Ga-74-3	171	26	3-31-60
Elberton	Ga-74-4	171	14	2-29-60
Elberton	Ga-74-5	171	20	9-24-62
Elberton	Ga-74-6	171	20	9-10-64
Ellaville	Ga-214-1A	171	10	3-28-63
Ellaville	Ga-214-1B	171	10	3-28-63

Project Location	Project Number	Public Law	Number Units	Actual Completion Date
GEORGIA				
Ellijay	Ga-176-1	171	40	7-3-60
Ellijay	Ga-176-2	171	20	1-11-66
Fairburn	Ga-180-1A	171	14	8-26-60
Fairburn	Ga-180-1B	171	10	8-26-60
Fitzgerald	Ga-70-1	171	33	8-8-51
Fitzgerald	Ga-70-2	171	42	8-29-51
Fitzgerald	Ga-70-3	171	14	9-18-52
Fitzgerald	Ga-70-4	171	36	9-18-52
Fitzgerald	Ga-70-5	171	20	11-19-63
Fitzgerald	Ga-70-6	171	45	11-19-63
Flowery Branch (Buford)	Ga-91-6	171	12	5-15-53
Folkston	Ga-236-1	171	54	12-13-69
Fort Gaines	Ga-167-1A	171	8	7-30-58
Fort Gaines	Ga-167-1B	171	16	7-30-58
Fort Oglethorpe	Ga-246-1	171	40	1-29-70
Fort Valley	Ga-205-1	171	30	5-4-61
Fort Valley	Ga-205-2	171	70	5-4-61
Franklin	Ga-233-1A	171	12	12-2-63
Franklin	Ga-233-1B	171	8	12-2-63
Franklin	Ga-233-2	171	20	7-23-68
Gainesville	Ga-59-1	171	120	4-16-52
Gainesville	Ga-59-2	171	80	8-8-52
Gainesville	Ga-59-3	171	50	5-23-58
Gainesville	Ga-59-4	171	50	5-23-58
Gainesville	Ga-59-5	171	100	6-21-66
Gibson	Ga-190-1A	171	10	10-10-61
Gibson	Ga-190-1B	171	4	10-10-61
Girard (Waynesboro)	Ga-86-11	171	6	9-24-53
Glennville	Ga-139-1	171	26	11-21-53
Glennville	Ga-139-2	171	24	11-21-53
Glennville	Ga-139-3	171	10	12-3-59
Glennville	Ga-139-4	171	10	12-3-59
Glenwood	Ga-194-1A	171	4	10-20-60
Glenwood	Ga-194-1B	171	4	10-20-60
Glenwood	Ga-194-2	171	10	9-17-65
Grantville	Ga-218-1A	171	10	12-3-62
Grantville	Ga-218-1B	171	10	12-3-62
Greensboro	Ga-105-1	171	14	12-16-52
Greensboro	Ga-105-2	171	31	12-16-52
Greenville	Ga-224-1	171	20	8-17-64
Griffin	Ga-61-1	171	120	6-26-52
Griffin	Ga-61-2	171	80	6-16-52
Hahira	Ga-136-1	171	8	9-29-53
Hahira	Ga-136-2	171	8	9-17-53
Hamilton (Harris Co.)	Ga-161-1A	171	6	5-31-60
Hamilton (Harris Co.)	Ga-161-1B	171	6	5-31-60
Hampton	Ga-110-1	171	10	6-26-53
Hampton	Ga-110-2	171	15	7-30-53
Hampton (LEASED)	Ga-110-3	Sec.23	26	7-2-68 & 2-18-69 ACC
Harlem	Ga-169-1	171	14	9-23-58
Harlem	Ga-169-2A	171	6	2-6-63
Harlem	Ga-169-2B	171	24	2-6-63
Hartwell	Ga-81-1	171	30	2-1-52
Hartwell	Ga-81-2	171	20	2-1-52
Hartwell	Ga-81-3	171	20	1-7-60
Hartwell	Ga-81-4	171	4	1-7-60
Hartwell	Ga-81-5	171	46	12-6-65
Hartwell	Ga-81-6	171	10	6-16-65
Hawkinsville	Ga-89-1	171	21	4-30-52
Hawkinsville	Ga-89-2	171	35	4-30-52
Hazlehurst	Ga-137-1	171	45	12-31-53
Hazlehurst	Ga-137-2	171	20	1-18-54
Helen (Clarkesville)	Ga-122-3	171	10	3-1-54
Helen (Clarkesville)	Ga-122-6	171	20	3-28-68

Project Location	Project Number	Public Law	Number Units	Actual Completion Date
GEORGIA				
Hinesville	Ga-221-1A	171	19	5-2-63
Hinesville	Ga-221-1B	171	11	5-2-63
Hinesville (LEASED)	Ga-221-2	Sec.23	32	4-3-68, 1-3-69 ACC
Hogansville	Ga-135-1	171	24	5-8-53
Hogansville	Ga-135-2	171	40	4-16-53
Homerville	Ga-172-1A	171	22	11-5-58
Homerville	Ga-172-1B	171	18	11-5-58
Jackson	Ga-185-1A	171	8	5-23-60
Jackson	Ga-185-1B	171	28	5-23-60
Jasper	Ga-201-1A	171	18	1-24-61
Jasper	Ga-201-1B	171	2	1-24-61
Jasper	Ga-201-2	171	36	7-31-68
Jefferson	Ga-163-1A	171	28	1-30-58
Jefferson	Ga-163-1B	171	12	1-30-58
Jesup	Ga-66-1	171	20	10-5-51
Jesup	Ga-66-2	171	20	10-5-51
Jesup	Ga-66-3	171	18	12-30-52
Jesup	Ga-66-4	171	18	12-30-52
Jesup	Ga-66-7	171	18	9-27-60
Jesup	Ga-66-8	171	16	9-27-60
Jonesboro	Ga-228-1A	171	17	3-27-63
Jonesboro	Ga-228-1B	171	18	3-27-63
Kingsland	Ga-149-1A	171	10	2-26-63
Kingsland	Ga-149-1B	171	10	2-26-63
LaFayette	Ga-170-1	171	64	8-28-58
LaFayette	Ga-170-2	171	8	8-28-58
LaFayette	Ga-170-3	171	44	9-11-63
LaFayette	Ga-170-4	171	8	8-27-63
LaFayette	Ga-170-5	171	76	12-15-66
LaFayette (LEASED)	Ga-170-6	Sec. 23	74	10-1-68 ACC
LaGrange	Ga-26-1	171	238	1-19-53
LaGrange	Ga-26-2	171	182	3-2-53
Lakeland	Ga-138-1	171	16	8-28-53
Lakeland	Ga-138-2	171	4	8-28-53
Lavonia	Ga-94-1	171	24	2-19-52
Lavonia	Ga-94-2	171	12	2-19-52
Lavonia	Ga-94-5	171	30	1-28-60
Lavonia	Ga-94-6	171	6	1-28-60
Lavonia	Ga-94-7	171	20	12-13-65
Lavonia	Ga-94-8	171	42	1-17-68
Lawrenceville	Ga-93-1	171	20	1-5-53
Lawrenceville	Ga-93-2	171	20	1-5-53
Lawrenceville	Ga-93-3A	171	20	11-3-58
Lawrenceville	Ga-93-3B	171	20	11-3-58
Lawrenceville	Ga-93-4A	171	40	5-15-62
Lawrenceville	Ga-93-4B	171	10	5-15-62
Lawrenceville	Ga-93-5	171	32	12-21-64
Leesburg (Lee County)	Ga-129-1	171	16	9-22-53
Leesburg (Lee County)	Ga-129-2	171	10	9-22-53
Leesburg (Lee County)	Ga-129-5	171	12	9-18-62
Leslie (Americus)	Ga-62-8	171	10	11-9-53
Leslie (Americus)	Ga-62-9	171	12	11-17-53
Lincolnton	Ga-211-1A	171	18	1-28-62
Lincolnton	Ga-211-1B	171	12	1-28-62
Lithonia	Ga-188-1A	171	17	2-21-61
Lithonia	Ga-188-1B	171	27	2-21-61
Lithonia	Ga-188-2	171	31	12-1-64
Lithonia (LEASED)	Ga-188-3	Sec.23	100	2-12-69 ACC
Loganville	Ga-171-1A	171	16	6-16-58
Loganville	Ga-171-1B	171	4	6-16-58

Project Location	Project Number	Public Law	Number Units	Actual Completion Date
GEORGIA				
Louisville	Ga-157-1A	171	12	2-12-59
Louisville	Ga-157-1B	171	16	2-12-59
Louisville	Ga-157-2	171	50	10-24-68
Lumber City	Ga-155-1A	171	14	12-14-60
Lumber City	Ga-155-1B	171	6	12-14-60
Lumpkin (Stewart Co.)	Ga-118-1	171	20	10-13-53
Lumpkin (Stewart Co.)	Ga-118-2	171	10	10-13-53
Lyerly (LaFayette) (LEASED)	Ga-170-7	Sec. 23	25	1-21-69 ACC
Lyons	Ga-120-1	171	24	8-27-53
Lyons	Ga-120-2	171	26	8-27-53
Lyons	Ga-120-3	171	16	5-5-59
Lyons	Ga-120-4	171	4	5-5-59
Lyons	Ga-120-5	171	50	11-25-65
Macon	Ga-7-1	412	188	
Macon	Ga-7-2	412	318	
Macon	Ga-7-2-A	412	126	
Macon	Ga-7-3	412	128	
Macon	Ga-7-4	171	206	2-8-63
Macon	Ga-7-5	849	250	
Macon	Ga-7-6	849	100	
Macon	Ga-7-7	171	86	12-11-64
Macon	Ga-7-10	171	274	11-21-67
Madison	Ga-193-1	171	24	12-15-60
Madison	Ga-193-2	171	42	12-15-60
Manchester	Ga-108-1	171	14	1-26-53
Manchester	Ga-108-2	171	36	1-26-53
Marietta	Ga-10-1	412	132	
Marietta	Ga-10-2	412	120	
Marietta	Ga-10-3	171	125	9-8-52
Marietta	Ga-10-4	171	125	3-19-53
Marietta	Ga-10-5	171	25	1-9-61
Marietta	Ga-10-6	171	125	10-23-63
Marietta	Ga-10-7	171	50	12-15-64
Marietta (LEASED)	Ga-10-9	Sec. 23	86	4-16-68 ACC
McCaysville	Ga-241-1	171	38	5-9-67
McDonough	Ga-182-1A	171	8	2-23-60
McDonough	Ga-182-1B	171	24	2-23-60
McDonough	Ga-182-2	171	22	12-17-65
McDonough	Ga-182-3	171	60	9-25-69
McRae	Ga-84-1	171	8	3-21-52
McRae	Ga-84-2	171	22	5-13-52
Meigs (Camilla)	Ga-96-5	171	24	10-8-52
Meigs (Camilla)	Ga-96-6	171	22	10-8-52
Meigs (Camilla)	Ga-96-11	171	12	2-8-63
Menlo	Ga-244-1	171	20	11-21-67
Menlo (LEASED)	Ga-244-2	Sec. 23	50	2-24-69 ACC
Metter	Ga-189-1A	171	20	4-12-60
Metter	Ga-189-1B	171	14	4-12-60
Metter	Ga-189-2A	171	18	12-3-63
Metter	Ga-189-2B	171	12	12-5-63
Metter	Ga-189-3	171	40	7-4-68
Midville (Waynesboro)	Ga-86-7	171	6	9-15-53
Midville (Waynesboro)	Ga-86-8	171	2	9-15-53
Midville (Waynesboro)	Ga-86-15A	171	2	1-5-59
Midville (Waynesboro)	Ga-86-15B	171	4	1-5-59
Milldegeville	Ga-200-1	171	50	1-23-61
Milledgeville	Ga-200-2	171	120	3-20-61
Milledgeville	Ga-200-3	171	25	9-30-64
Milledgeville	Ga-200-4	171	50	9-3-68
Milledgeville (LEASED)	Ga-200-5	Sec.23	50	9-23-68 ACC
Millen	Ga-142-1	171	24	3-24-59
Millen	Ga-142-2	171	38	3-24-59

Project Location	Project Number	Public Law	Number Units	Actual Completion Date
GEORGIA				
Monroe	Ga-73-1	171	30	3-25-52
Monroe	Ga-73-2	171	50	3-25-52
Monroe	Ga-73-3	171	40	11-14-59
Monroe	Ga-73-4	171	30	11-14-59
Monroe	Ga-73-6	171	40	6-13-70
Monroe	Ga-73-7	171	20	4-15-66
Monroe	Ga-73-8	171	30	4-26-68
Montezuma	Ga-156-1	171	16	10-7-58
Montezuma	Ga-156-2	171	40	10-7-58
Montezuma	Ga-156-3	171	64	4-16-65
Monticello	Ga-203-1A	171	10	9-12-60
Monticello	Ga-203-1B	171	30	9-12-60
Monticello	Ga-203-2	171	18	3-24-66
Moultrie	Ga-60-1	171	57	10-18-51
Moultrie	Ga-60-2	171	68	12-10-51
Moultrie	Ga-60-3	171	49	1-13-53
Moultrie	Ga-60-4	171	76	1-13-53
Moultrie	Ga-60-5	171	60	7-12-60
Mount Vernon	Ga-298-1	171	24	4-22-65
Nashville	Ga-92-1	171	37	2-15-52
Nashville	Ga-92-2	171	8	2-28-52
Nashville	Ga-92-3	171	33	10-13-52
Nashville	Ga-92-4	171	7	10-13-52
Nashville	Ga-92-8	171	26	4-25-63
Nashville (LEASED)	Ga-92-9	Sec.23	30	5-23-69 ACC
Newington (Screven Co.)	Ga-141-1	171	8	10-19-53
Newington (Screven Co.)	Ga-141-2	171	6	10-19-53
Newnan	Ga-95-1	171	50	11-10-53
Newnan	Ga-95-2	171	50	11-28-52
Newnan	Ga-95-3	171	30	11-14-58
Newnan	Ga-95-4	171	25	11-14-58
Newnan	Ga-95-5A	171	24	6-1-62
Newnan	Ga-95-5B	171	21	6-1-62
Newnan	Ga-95-6	171	70	6-27-66
Newnan	Ga-95-7	171	100	2-27-70
Newnan	Ga-95-8	171	40	12-30-66
Newton	Ga-109-1A	171	6	11-12-57
Newton	Ga-109-1B	171	4	11-12-57
Newton	Ga-109-2A	171	6	10-14-60
Newton	Ga-109-2B	171	4	10-14-60
Nicholls	Ga-113-1	171	12	9-27-52
Nicholls	Ga-113-2	171	8	9-27-52
Norcross	Ga-209-1A	171	16	12-3-62
Norcross	Ga-209-1B	171	8	12-3-62
Norman Park (Camilla)	Ga-96-13	171	10	12-14-62
Ochlochnee (Pelham)	Ga-98-4	171	8	2-7-67
Ocilla	Ga-168-1A	171	18	4-10-58
Ocilla	Ga-168-1B	171	20	4-10-58
Ocilla	Ga-168-2	171	32	12-30-66
Omega (Tifton)	Ga-101-3	171	18	9-29-53
Omega (Tifton)	Ga-101-4	171	6	9-29-53
Palmetto	Ga-187-1A	171	10	6-9-60
Palmetto	Ga-187-1B	171	10	6-9-60
Pearson	Ga-165-1A	171	14	4-28-58
Pearson	Ga-165-1B	171	6	4-28-58
Pelham	Ga-98-1	171	30	11-26-52
Pelham	Ga-98-2	171	40	11-26-52
Pelham	Ga-98-3A	171	12	8-21-62
Pelham	Ga-98-3B	171	18	8-21-62
Pelham	Ga-98-5	171	100	8-27-68
Pembroke (Claxton)	Ga-166-4	171	38	12-9-69
Pinehurst (Unadilla)	Ga-217-3	171	10	11-14-66
Pine Mountain (Harris Co.)	Ga-161-2A	171	8	5-17-60
Pine Mountain (Harris Co.)	Ga-161-2B	171	8	5-17-60
Plains (Americus)	Ga-62-6	171	10	10-31-53
Plains (Americus)	Ga-62-7	171	14	11-6-53
Plains (Americus) (LEASED)	Ga-62-14	Sec.23	12	5-21-69 ACC

Project Location	Project Number	Public Law	Number Units	Actual Completion Date
GEORGIA				
Quitman	Ga-85-1	171	20	4-6-53
Quitman	Ga-85-2	171	40	4-9-53
Ray City (Nashville)	Ga-92-7	171	12	3-1-54
Reidsville	Ga-220-1A	171	34	8-30-62
Reidsville	Ga-220-1B	171	10	8-30-62
Reidsville	Ga-220-2	171	42	6-24-65
Remerton (Valdosta)	Ga-100-5	171	26	7-1-53
Reynolds	Ga-222-1A	171	6	1-16-64
Reynolds	Ga-222-1B	171	14	1-16-64
Reynolds	Ga-222-2	171	20	6-27-68
Rhine (Eastman)	Ga-80-7A	171	8	11-25-58
Rhine (Eastman)	Ga-80-7B	171	4	11-25-58
Richland (Stewart Co.)	Ga-118-3	171	12	9-21-53
Richland (Stewart Co.)	Ga-118-4	171	8	9-21-53
Richland (Stewart Co.)	Ga-118-5A	171	8	3-30-62
Richland (Stewart Co.)	Ga-118-5B	171	12	3-30-62
Ringgold	Ga-216-1A	171	28	1-29-63
Ringgold	Ga-216-1B	171	2	1-29-63
Roberta	Ga-223-1	171	30	6-30-65
Rochelle	Ga-175-1A	171	10	9-16-59
Rochelle	Ga-175-1B	171	4	9-16-59
Rockmart	Ga-102-1	171	45	2-25-52
Rockmart	Ga-102-2	171	20	1-18-52
Rockmart	Ga-102-3A	171	12	3-6-62
Rockmart	Ga-102-3B	171	13	3-6-62
Rome	Ga-5-1	412	148	
Rome	Ga-5-2	412	94	
Rome	Ga-5-3	171	150	12-3-51
Rome	Ga-5-4	171	100	5-19-52
Rome	Ga-5-5	171	101	4-28-67
Rome	Ga-5-6	171	36	7-10-69
Rome (LEASED)	Ga-5-10	Sec.10C	60	2-27-69 ACC
Roswell	Ga-99-1	171	28	11-7-52
Roswell	Ga-99-2	171	4	11-7-52
Roswell	Ga-99-3	171	30	4-11-59
Royston	Ga-90-1	171	38	8-1-52
Royston	Ga-90-2	171	16	7-25-52
Royston	Ga-90-3	171	34	12-22-64
Royston	Ga-90-4	171	42	3-31-70
Rutledge (Monroe)	Ga-73-5A	171	4	12-6-61
Rutledge (Monroe)	Ga-73-5B	171	4	12-6-61
St. Marys	Ga-140-1	171	14	12-7-53
St. Marys	Ga-140-2	171	16	12-7-53
Sandersville	Ga-199-1	171	40	3-29-60
Sandersville	Ga-199-2	171	40	3-29-60
Sardis (Waynesboro)	Ga-86-9	171	12	8-24-53
Sardis (Waynesboro)	Ga-86-10	171	2	8-24-53
Savannah	Ga-2-1	412	176	
Savannah	Ga-2-2	412	480	
Savannah	Ga-2-3	412	314	
Savannah	Ga-2-4	171	250	1-12-54
Savannah	Ga-2-5	171	127	6-2-52
Savannah	Ga-2-6	171	86	6-2-52
Savannah	Ga-2-7	171	337	3-12-59
Savannah	Ga-2-9	849	150	
Savannah	Ga-2-10	171	164	10-8-63
Savannah	Ga-2-11	171	236	8-31-67
Savannah	Ga-2-12	Sec.23	500	12-26-68 ACC
Senoia	Ga-204-1A	171	14	2-10-61
Senoia	Ga-204-1B	171	13	2-10-61
Senoia	Ga-204-2	171	4	10-9-63

Project Location	Project Number	Public Law	Number Units	Actual Completion Date
GEORGIA				
Shellman	Ga-229-1A	171	8	9-10-63
Shellman	Ga-229-1B	171	12	9-10-63
Smithville (Lee Co.)	Ga-129-3	171	14	9-22-53
Smithville (Lee Co.)	Ga-129-4	171	6	9-22-53
Social Circle	Ga-147-1A	171	14	5-9-58
Social Circle	Ga-147-1B	171	16	5-9-58
Soperton	Ga-239-1	171	42	9-2-65
Sparta	Ga-210-1A	171	8	11-19-62
Sparta	Ga-210-1B	171	16	11-19-62
Stapleton (Gibson)	Ga-190-2	171	10	8-23-65
Statesboro	Ga-132-1	171	32	1-7-54
Statesboro	Ga-132-2	171	56	3-15-54
Sugar Hill(Buford)	Ga-91-5	171	18	5-15-53
Summerville	Ga-153-1	171	72	9-12-58
Summerville	Ga-153-2	171	8	9-12-58
Summerville	Ga-153-3	171	57	12-9-63
Summerville	Ga-153-4	171	18	12-9-63
Summerville	Ga-153-5	171	70	8-11-69
Swainsboro	Ga-131-1	171	44	10-12-53
Swainsboro	Ga-131-2	171	56	11-18-53
Swainsboro	Ga-131-3	171	65	10-8-63
Swainsboro	Ga-131-4	171	35	9-26-63
Sylvania	Ga-152-1A	171	14	5-26-58
Sylvania	Ga-152-1B	171	36	5-26-58
Sylvester	Ga-104-1	171	15	10-23-52
Sylvester	Ga-104-2	171	45	10-23-52
Sylvester	Ga-104-3	171	20	2-24-61
Talbotton	Ga-173-1A	171	8	4-15-59
Talbotton	Ga-173-1B	171	12	4-15-59
Tallapoosa	Ga-97-1	171	45	12-15-52
Tallapoosa	Ga-97-2A	171	30	6-14-62
Tallapoosa	Ga-97-2B	171	5	6-14-62
Tennille	Ga-195-1A	171	18	4-29-60
Tennille	Ga-195-1B	171	18	4-29-60
Thomasville	Ga-24-1	171	40	6-21-51
Thomasville	Ga-24-2	171	56	8-2-51
Thomasville	Ga-24-3	171	90	5-19-53
Thomasville	Ga-24-4	171	60	5-19-53
Thomson	Ga-128-1	171	25	8-11-60
Thomson	Ga-128-2	171	60	11-3-60
Thomson (LEASED)	Ga-128-3	Sec.23	65	10-10-68 ACC
Tifton	Ga-101-1	171	52	4-18-52
Tifton	Ga-101-2	171	48	4-18-52
Tifton	Ga-101-5	171	42	3-27-58
Tifton	Ga-101-6	171	12	3-27-58
Tignall (Washington)	Ga-144-3A	171	4	2-13-59
Tignall (Washington)	Ga-144-3B	171	4	2-13-59
Toccoa	Ga-75-1	171	58	10-31-52
Toccoa	Ga-75-2	171	30	10-31-52
Toccoa	Ga-75-3	171	42	6-12-61
Toccoa	Ga-75-4	171	20	6-12-61
Toccoa	Ga-75-5	171	38	1-21-65
Toccoa	Ga-75-6	171	50	6-26-69
Unadilla	Ga-217-1A	171	14	6-14-62
Unadilla	Ga-217-1B	171	8	6-14-62
Unadilla	Ga-217-2	171	23	10-15-66
Union City	Ga-197-1A	171	10	10-7-60
Union City	Ga-197-1B	171	6	10-7-60
Union Point	Ga-191-1A	171	18	12-20-60
Union Point	Ga-191-1B	171	8	12-20-60
Uvalda (Mt. Vernon)	Ga-238-2	171	12	6-8-66

Project Location	Project Number	Public Law	Number Units	Actual Completion Date
GEORGIA				
Valdosta	Ga-100-1	171	50	7-25-52
Valdosta	Ga-100-2	171	100	8-15-52
Valdosta	Ga-100-3	171	80	2-26-53
Valdosta	Ga-100-4	171	170	2-26-53
Valdosta	Ga-100-6	171	70	12-17-60
Vidalia	Ga-145-1	171	30	7-10-58
Vidalia	Ga-145-2	171	30	7-10-58
Vidalia	Ga-145-5	171	50	12-28-68
Vienna	Ga-208-1A	171	12	11-17-60
Vienna	Ga-208-1B	171	18	11-17-60
Vienna (LEASED)	Ga-208-2	Sec.23	40	4-10-69 ACC
Villa Rica	Ga-107-1	171	30	2-20-53
Villa Rica	Ga-107-2	171	8	2-20-53
Villa Rica	Ga-107-3A	171	32	12-7-61
Villa Rica	Ga-107-3B	171	8	12-7-61
Wadley (Waynesboro)	Ga-86-5	171	20	10-14-52
Wadley (Waynesboro)	Ga-86-6	171	10	11-8-52
Warner Robins	Ga-160-1	171	70	11-8-60
Warner Robins	Ga-160-2	171	30	11-8-60
Warner Robins	Ga-160-3	171	100	3-19-65
Warrenton	Ga-127-1	171	18	9-1-53
Warrenton	Ga-127-2	171	10	8-12-53
Warrenton	Ga-127-3A	171	14	5-14-58
Warrenton	Ga-127-3B	171	14	5-14-58
Warwick (Sylvester)	Ga-104-4A	171	4	6-13-62
Warwick (Sylvester)	Ga-104-4B	171	6	6-13-62
Washington	Ga-144-1	171	10	2-13-59
Washington	Ga-144-2	171	40	2-13-59
Waverly Hall (Harris Co.)	Ga-161-3A	171	8	6-2-60
Waverly Hall (Harris Co.)	Ga-161-3B	171	4	6-2-60
Waycross	Ga-28-1	171	148	12-1-52
Waycross	Ga-28-2	171	148	1-14-53
Waycross	Ga-28-3	171	48	8-12-69
Waynesboro	Ga-86-1	171	12	8-26-51
Waynesboro	Ga-86-2	171	58	8-28-51
Waynesboro	Ga-86-3	171	8	1-17-52
Waynesboro	Ga-86-4	171	22	1-17-52
Waynesboro	Ga-86-13	171	10	9-6-58
Waynesboro	Ga-86-14	171	40	9-6-58
Waynesboro	Ga-86-16A	171	12	11-7-63
Waynesboro	Ga-86-16B	171	24	11-7-63
West Point	Ga-65-1	171	42	2-14-52
West Point	Ga-65-2	171	8	2-14-52
West Point	Ga-65-3	171	110	4-8-70
Whigham (Cairo)	Ga-83-3A	171	4	6-9-64
Whigham (Cairo)	Ga-83-3B	171	2	6-9-64
Willacoochee (Atkinson Co.)	Ga-158-1A	171	14	3-25-58
Willacoochee (Atkinson Co.)	Ga-158-1B	171	6	3-25-58
Winder	Ga-183-1	171	74	7-21-60
Winder	Ga-183-2	171	36	7-21-60
Winder	Ga-183-3	171	50	12-20-67 (DOFA 3-31-68)
Woodbine	Ga-234-1	171	10	5-25-65
Woodbury	Ga-230-1	171	12	10-29-64
Woodland	Ga-231-1	171	16	9-3-64
Wrens (Waynesboro)	Ga-86-12A	171	8	5-9-58
Wrens (Waynesboro)	Ga-86-12B	171	10	5-9-58
Wrens (Waynesboro)	Ga-86-17	171	26	7-28-67
Wrightsville	Ga-181-1A	171	24	3-10-60
Wrightsville	Ga-181-1B	171	16	3-10-60
230	712		42,244	
20	20		2,137	(Leased)
1	3		922	(Turnkey)

Project Location	Project Number	Public Law	No. Units	Actual Completion Date
KENTUCKY				
Albany	Ky-46-1	171	30	2-23-66
Ashland	Ky-74-1	171	138	6-29-67(DOFA 7-31-67)
Ashland	Ky-74-3	171	140	2-2-70(DOFA 3-31-70)
Barbourville	Ky-28-1A	171	32	12-6-61
Barbourville	Ky-28-1B	171	4	12-6-61
Barbourville	Ky-28-2	171	30	11-8-65
Barbourville	Ky-28-3	171	75	12-10-69
Bardstown	Ky-71-1	171	50	10-4-66
Bardstown(TURNKEY)	Ky-71-2	171	70	5-8-69
Beattyville	Ky-58-1	171	30	7-11-66
Benton	Ky-91-1	171	50	1-29-69
Berea	Ky-90-1	171	60	2-11-69
Bowling Green	Ky-63-1	171	190	5-28-66
Bowling Green(LEASED)	Ky-63-3	Sec. 23	100	6-9-69 ACC
Burkesville	Ky-55-1	171	38	2-1-66
Burkesville	Ky-55-2	171	40	11-26-68
Cadiz	Ky-42-1	171	50	1-6-65
Calvert City(Benton)	Ky-91-2	171	20	12-13-68
Campbellsville	Ky-47-1	171	70	12-13-65
Carrollton	Ky-57-1	171	52	4-1-66(DOFA 9-30-66)
Catlettsburg	Ky-33-1	171	50	2-18-66
Cave City(Glasgow)	Ky-26-4	171	20	6-12-69
Central City	Ky-70-1	171	50	2-4-69
Columbia	Ky-64-1	171	34	7-13-66
Corbin	Ky-10-1	171	85	10-4-65
Covington	Ky-2-1	412	235	
Covington	Ky-2-2	412	163	
Covington	Ky-2-3	171	400	1-1-54
Cumberland	Ky-29-1	171	60	3-3-66
Cynthiana	Ky-21-1	171	70	10-11-60
Cynthiana	Ky-21-2	171	30	11-1-60
Cynthiana	Ky-21-3	171	100	10-20-66(DOFA 11-30-66)
Danville	Ky-14-1	171	34	1-15-53
Danville	Ky-14-2	171	36	1-15-53
Danville	Ky-14-3	171	40	2-26-59
Danville	Ky-14-4	171	8	2-26-59
Danville	Ky-14-5	171	40	4-26-66
Danville	Ky-14-6	171	20	4-26-66
Dawson Springs	Ky-75-1	171	50	11-27-67
Eddyville(Lyon Co.)	Ky-25-1	171	50	3-18-65
Eddyville(Lyon Co.)	Ky-25-2	171	50	9-29-69
Elizabethtown	Ky-54-1	171	64	2-28-67
Eminence	Ky-78-1	171	40	3-21-68
Falmouth	Ky-59-1	171	30	8-3-66
Falmouth(LEASED)	Ky-59-2	Sec. 23	44	11-22-68 ACC
Flemingsburg	Ky-60-1	171	40	8-24-66(DOFA 9-30-66)
Frankfort	Ky-3-1	412	83	
Frankfort	Ky-3-2	171	45	11-27-62
Frankfort	Ky-3-3	171	30	1-24-67
Frankfort(LEASED)	Ky-3-5	Sec. 23	124	12-26-68 ACC
Fulton	Ky-43-1	171	50	1-13-66
Fulton	Ky-43-2	171	50	7-29-69
Georgetown	Ky-61-1	171	150	11-29-66
Glasgow	Ky-26-1	171	82	6-27-61
Glasgow	Ky-26-2	171	27	6-27-61
Glasgow	Ky-26-3	171	98	6-29-67
Greensburg	Ky-53-1	171	26	2-8-67

Project Location	Project Number	Public Law	No. Units	Actual Completion Date
KENTUCKY				
Harlan	Ky-77-1	171	101	3-12-70
Harrodsburg	Ky-62-1	171	82	5-19-66
Hazard	Ky-24-1	171	88	7-31-63
Hazard	Ky-24-2	171	10	7-31-63
Hazard	Ky-24-3	171	31	5-19-70
Henderson	Ky-12-1	171	134	7-18-52
Henderson	Ky-12-2	171	66	9-4-52
Henderson	Ky-12-3	171	130	9-12-66
Hickman	Ky-37-1A	171	36	12-13-63
Hickman	Ky-37-1B	171	12	12-13-63
Hodgenville	Ky-83-1	171	30	3-13-69
Hopkinsville	Ky-11-1	171	134	1-3-53
Hopkinsville	Ky-11-2	171	46	10-1-54
Hopkinsville	Ky-11-3	171	80	10-11-62
Horse Cave	Ky-67-1	171	32	3-27-69
Irvine	Ky-36-1A	171	32	2-19-64
Irvine	Ky-36-1B	171	4	2-19-64
Jackson	Ky-45-1	171	32	6-13-68
Jefferson County(LEASED)	Ky-105-1	Sec. 23	200	12-27-67 ACC
Junction City(Danville)	Ky-14-7	171	26	2-16-67
Lancaster	Ky-52-1	171	32	12-22-66
Lebanon	Ky-22-1	171	26	10-23-61
Lebanon	Ky-22-2	171	34	10-23-61
Lebanon	Ky-22-3	171	50	10-20-66
Lexington	Ky-4-1	412	86	
Lexington	Ky-4-2	412	206	
Lexington(#1)	Ky-4-3	171	397	1-8-54
Lexington(#2)	Ky-4-3	171	57	1-8-54
Lexington(#3)	Ky-4-3	171	144	3-19-54
Lexington	Ky-4-4	PWA	279	
Lexington	Ky-4-5	171	150	8-23-66(DOFA 9-30-66)
Lexington	Ky-4-6	171	197	6-30-69
Liberty	Ky-73-1	171	32	4-27-67
London	Ky-65-1	171	50	7-19-66
Louisville	Ky-1-1	412	786	
Louisville	Ky-1-2	412	808	
Louisville	Ky-1-3	412	640	
Louisville	Ky-1-4	412	422	
Louisville	Ky-1-5	171	854	2-13-53
Louisville	Ky-1-6	171	620	6-10-53
Louisville	Ky-1-7	PWA	210	
Louisville	Ky-1-8	PWA	125	
Louisville	Ky-1-9	171	496	1-30-59
Louisville	Ky-1-10	171	305	5-10-68
Louisville	Ky-1-11	171	200	6-18-66
McCreary County	Ky-81-1	171	40	12-17-68
Madisonville	Ky-7-1	412	50	
Madisonville	Ky-7-2	412	45	
Madisonville	Ky-7-3	171	40	5-15-52
Madisonville	Ky-7-4	171	25	5-15-52
Madisonville(LEASED)	Ky-7-5	Sec. 23	80	1-13-69 ACC
Manchester	Ky-66-1	171	32	4-2-68
Martin	Ky-38-1	171	40	2-24-65(DOFA 2-28-66)
Mayfield	Ky-40-1	171	90	1-29-64
Mayfield	Ky-40-2	171	50	12-18-63
Mayfield	Ky-40-3	171	50	6-17-68
Maysville	Ky-17-1	171	74	2-1-54
Maysville	Ky-17-2	171	26	2-1-54
Maysville	Ky-17-3	171	75	5-21-68

Project Location	Project Number	Public Law	No. Units	Actual Completion Date
KENTUCKY				
Middlesborough	Ky-19-1	171	76	1-18-54
Middlesborough	Ky-19-2	171	24	1-18-54
Middlesborough	Ky-19-3	171	100	8-24-67
Middlesborough(TURNKEY)	Ky-19-4	171	100	1-7-70
Monticello	Ky-48-1	171	54	11-22-66
Morehead	Ky-32-1	171	30	7-28-64
Morgantown	Ky-41-1	171	20	2-2-65
Mt. Sterling	Ky-20-1	171	60	11-12-58
Mt. Sterling	Ky-20-2	171	22	9-14-58
Mt. Sterling	Ky-20-3	171	40	7-7-64
Murray	Ky-30-1	171	42	3-21-63
Murray	Ky-30-2	171	20	3-21-63
Murray	Ky-30-3	171	30	5-20-65
Murray	Ky-30-4	171	50	6-28-68
Newport	Ky-15-1	171	283	9-22-53
Newport	Ky-15-2	171	42	3-6-53
Newport	Ky-15-3	171	50	5-14-63
Newport	Ky-15-4	171	198	5-20-69
Nicholasville	Ky-34-1A	171	37	12-10-63
Nicholasville	Ky-34-1B	171	13	12-10-63
Olive Hill	Ky-92-1	171	50	5-28-70
Owensboro	Ky-9-1	171	124	10-12-50
Owensboro	Ky-9-2	171	52	10-24-50
Owensboro	Ky-9-3	171	276	11-1-54
Owensboro	Ky-9-4	171	50	7-1-54
Owensboro	Ky-9-5	171	30	12-28-61
Owenton	Ky-98-1	171	32	5-27-69
Paducah	Ky-6-1	412	125	
Paducah	Ky-6-2	412	74	
Paducah	Ky-6-3	171	300	2-9-53
Paducah	Ky-6-4	171	100	3-6-53
Paducah	Ky-6-5A	171	30	2-15-61
Paducah	Ky-6-5B	171	10	2-15-61
Paducah	Ky-6-6	171	149	9-5-63
Paducah	Ky-6-7	171	61	7-17-63
Paducah	Ky-6-8	171	200	12-30-68
Paintsville	Ky-27-1	171	52	8-20-63(DOFA 6-30-64)
Paintsville	Ky-27-2	171	32	11-16-67
Paintsville	Ky-27-3	171	40	12-17-69
Paris	Ky-13-1	171	51	10-14-53
Paris	Ky-13-2	171	23	10-14-53
Paris	Ky-13-3	171	16	3-27-59
Paris	Ky-13-4	171	10	3-27-59
Paris	Ky-13-5	171	14	6-11-63
Paris	Ky-13-6	171	16	6-11-63
Paris	Ky-13-7	171	30	5-13-68
Pineville	Ky-39-1A	171	45	1-29-64
Pineville	Ky-39-1B	171	5	1-29-64
Prestonsburg	Ky-35-1	171	40	10-8-63
Prestonsburg	Ky-35-2	171	42	3-11-69
Princeton	Ky-72-1	171	66	6-26-69
Providence	Ky-85-1	171	60	3-6-69
Radcliff	Ky-87-1	171	40	9-9-69
Richmond	Ky-16-1	171	99	10-20-53
Richmond	Ky-16-2	171	36	2-20-53
Russellville	Ky-23-1	171	70	5-17-62
Russellville	Ky-23-2	171	30	5-17-62
Shelbyville	Ky-89-1	171	100	2-13-69
Somerset	Ky-8-1	171	34	8-13-54
Somerset	Ky-8-1A	171	43	8-13-54
Somerset	Ky-8-2	171	7	9-22-65
Somerset	Ky-8-3	171	90	9-30-68

Project Location	Project Number	Public Law	No. Units	Actual Completion Date
KENTUCKY				
Springfield	Ky-56-1	171	46	11-30-66
Springfield(LEASED)	Ky-56-3	Sec. 23	25	4-4-68 ACC
Stanford	Ky-79-1	171	50	6-27-69
Stanton	Ky-80-1	171	40	6-6-68
Sturgis	Ky-94-1	171	46	12-18-69(DOFA 1-31-70)
Tompkinsville	Ky-50-1	171	32	2-21-66
Versailles	Ky-49-1	171	42	9-16-66
Whitesburg	Ky-44-1	171	40	6-1-66
Williamsburg	Ky-31-1	171	35	11-21-61
Williamsburg	Ky-31-2	171	34	4-4-66
Williamstown	Ky-69-1	171	30	4-12-67
Winchester	Ky-18-1	171	76	12-4-52
Winchester	Ky-18-2	171	24	10-24-52
Winchester	Ky-18-3	171	38	12-18-58
Winchester	Ky-18-4	171	16	12-8-58
Winchester	Ky-18-5	171	46	1-5-65
Winchester	Ky-18-6	171	200	12-4-69
90	193		17,971	
6	6		573 (Leased)	
2	2		170 (Turnkey)	

Project Location	Project Number	Public Law	Number Units		Actual Completion Date
MISSISSIPPI					
Aberdeen	Miss-71-1	171	28		7-8-58
Aberdeen	Miss-71-2	171	60	163	7-8-58
Aberdeen	Miss-71-3	171	50		3-24-67
Aberdeen	Miss-71-4	171	25		6-17-68
Amory	Miss-83-1A	171	14	52	2-15-62
Amory	Miss-83-1B	171	38		2-15-62
Baldwyn	Miss-85-1A	171	20		12-4-62
Baldwyn	Miss-85-1B	171	4	24	12-4-62
Bay St. Louis	Miss-64-1	171	18		11-18-53
Bay St. Louis	Miss-64-2	171	18	36	11-18-53
Biloxi	Miss-5-1	412	96		
Biloxi	Miss-5-2	412	96		
Biloxi	Miss-5-3	412	96		
Biloxi	Miss-5-4	171	120		5-28-53
Biloxi	Miss-5-5	171	31	553	12-6-51
Biloxi	Miss-5-6	171	49		9-13-52
Biloxi	Miss-5-7A	171	15		12-3-63
Biloxi	Miss-5-7B	171	50		12-3-63
Booneville	Miss-65-1	171	44		1-13-53
Booneville	Miss-65-2	171	16	120	1-13-53
Booneville	Miss-65-3	171	48		7-1-64
Booneville	Miss-65-4	171	12		3-23-64
Brookhaven	Miss-60-1	171	100		4-15-52
Brookhaven	Miss-60-2	171	34	134	9-29-53
Brookhaven (TURNKEY)	Miss-60-5	171	116	250	5-27-70
Canton	Miss-61-1	171	20		2-20-52
Canton	Miss-61-2	171	130	150	3-24-52
Carthage (R.5)	Miss-30-2A	171	16		2-18-63
Carthage (R.5)	Miss-30-2B	171	8	24	2-18-63
Clarksdale	Miss-7-1	412	120	160	
Clarksdale	Miss-7-2	171	40		11-25-50
Columbus	Miss-76-1	171	120		12-23-58
Columbus	Miss-76-2B,C,D	171	192	380	9-8-58
Columbus	Miss-76-2E	171	68		8-8-60
Corinth	Miss-72-1	171	80		7-11-58
Corinth	Miss-72-2	171	80	190	1-11-54
Corinth	Miss-72-4	171	30		3-31-69
Decatur (R.5)	Miss-30-3A	171	8	12	4-10-62
Decatur (R.5)	Miss-30-3B	171	4		4-10-62
DeKalb (R.5)	Miss-30-7A	171	10	16	3-28-63
DeKalb (R.5)	Miss-30-7B	171	6		3-28-63
Ellisville (R.8)	Miss-40-13A	171	10		6-27-62
Ellisville (R.8)	Miss-40-13B	171	6	16	6-27-62
Fayette (R.7)	Miss-57-1A	171	12		8-3-60
Fayette (R.7)	Miss-57-1B	171	22	34	8-3-60
Gloster (R.7)	Miss-57-8A	171	12		5-12-64
Gloster (R.7)	Miss-57-8B	171	22	34	5-12-64
Gulfport (R.8)	Miss-40-4A	171	106		7-15-59
Gulfport (R.8)	Miss-40-4B	171	124	230	7-15-59
Harrison Co. (R.8)	Miss-40-18	171	80	280	6-24-69
Harrison Co. (R.8) (TURNKEY III)	Miss-40-19	171	200		5-29-69
Hattiesburg	Miss-1-1	412	120	240	
Hattiesburg	Miss-1-2	412	120		
Hazlehurst (LEASED)	Miss-94-1	Sec. 23	100	100	2-28-69 ACC

Project Location	Project Number	Public Law	Number Units		Actual Completion Date
MISSISSIPPI					
Holly Springs	Miss-62-1	171	20		1-14-53
Holly Springs	Miss-62-2	171	40	10	1-14-53
Holly Springs	Miss-62-3	171	8		8-28-59
Holly Springs	Miss-62-4	171	22		8-28-59
				26	
Iuka	Miss-75-1	171	26		12-27-57
Laurel	Miss-2-1	412	150		
Laurel	Miss-2-2	412	125		
Laurel	Miss-2-3	171	174	474	5-29-53
Laurel(ACQ. W/O REHAB.)	Miss-2-4	171	25		3-31-69(DOFA)
Louisville	Miss-79-1	171	30	50	2-7-61
Louisville	Miss-79-2	171	50		2-7-61
Lumberton (R.8)	Miss-40-10A	171	12	20	6-28-62
Lumberton (R.8)	Miss-40-10B	171	8		6-28-62
McComb City	Miss-3-1	412	76		
McComb City	Miss-3-2	412	84		
McComb City	Miss-3-3	171	64		1-31-52
McComb City	Miss-3-4	171	36	435	12-7-51
McComb City	Miss-3-5	171	37		5-15-58
McComb City	Miss-3-6A	171	110		9-16-58
McComb City	Miss-3-6B	171	28		9-11-58
Meridian	Miss-4-1	412	89		
Meridian	Miss-4-2	412	113		
Meridian	Miss-4-3	412	80		
Meridian	Miss-4-4	412	97		
Meridian	Miss-4-5	671	79	748	
Meridian	Miss-4-6	171	53		8-12-55
Meridian	Miss-4-7	171	30		3-26-54
Meridian	Miss-4-8	171	78		11-10-54
Meridian	Miss-4-9	171	39		1-15-58
Meridian	Miss-4-10	171	60		6-2-64
Meridian	Miss-4-11	171	30		12-18-63
Monticello (R.7)	Miss-57-5A	171	14	20	3-8-62
Monticello (R.7)	Miss-57-5B	171	6		3-8-62
Moss Point (R.8)	Miss-40-1	171	60		3-26-59
Moss Point (R.8)	Miss-40-6	171	72	132	5-26-59
Newton (R.5)	Miss-30-6A	171	14		4-10-62
Newton (R.5)	Miss-30-6B	171	18	32	4-10-62
Okolona	Miss-70-1A	171	34		6-13-58
Okolona	Miss-70-1B	171	16	50	6-13-58
Oskya (R.7)	Miss-57-3	171	10	10	12-10-65
Pascagoula (R.8)	Miss-40-2A	171	24		7-10-59
Pascagoula (R.8)	Miss-40-2B	171	24		7-10-59
Pascagoula (R.8)	Miss-40-12	171	85	205	2-1-61
Pascagoula (R.8)	Miss-40-15	171	152		5-8-62
Pass Christian (R.8)	Miss-40-5A	171	14	28	12-12-58
Pass Christian (R.8)	Miss-40-5B	171	14		12-12-58
Philadelphia (R. 5)	Miss-30-4	171	30	60	5-2-62
Philadelphia (R. 5)	Miss-30-5	171	30		5-2-62

Project Location	Project Number	Public Law	Number Units		Actual Completion Date
MISSISSIPPI					
Picayune	Miss-66-1	171	30		1-15-54
Picayune	Miss-66-2	171	35		1-15-54
Picayune	Miss-66-3	171	20		10-13-60
Picayune	Miss-66-4	171	30	175	10-13-60
Picayune	Miss-66-5	171	30		5-15-64
Picayune	Miss-66-6	171	30		7-8-64
Poplarville (R.8)	Miss-40-3A	171	18	30	7-15-58
Poplarville (R.8)	Miss-40-3B	171	12		7-15-58
Richton	Miss-67-1	171	8		9-30-53
Richton	Miss-67-2	171	12	20	10-21-53
Roxie (R.7)	Miss-57-2A	171	8		7-10-62
Roxie (R.7)	Miss-57-2B	171	14	22	7-10-62
Sardis	Miss-81-1A	171	10		1-4-61
Sardis	Miss-81-1B	171	21	31	1-4-61
Senatobia	Miss-90-1	171	42	42	5-21-68
Shelby	Miss-89-1	171	24	24	2-24-56
Starkville	Miss-47-1	171	40		9-9-58
Starkville	Miss-47-2	171	40		9-9-58
Starkville	Miss-47-3	171	34	130	10-22-63
Starkville	Miss-47-4	171	16		10-31-63
Summit	Miss-84-1A	171	10		11-8-62
Summit	Miss-84-1B	171	21	31	11-8-62
Sunflower Co. (LEASED) (S.DELTA)	Miss-95-1	Sec. 23	264	264	6-11-69 ACC
Taylorsville (R.5)	Miss-30-10A	171	8		12-18-62
Taylorsville (R.5)	Miss-30-10B	171	2	10	12-18-62
Tupelo	Miss-77-1	171	60		6-1-62
Tupelo	Miss-77-2	171	110	370	6-1-62
Tupelo	Miss-77-3	171	200		12-16-69
Union(R.5)	Miss-30-11A	171	12		4-10-62
Union(R.5)	Miss-30-11B	171	6	18	4-10-62
Vicksburg (LEASED)	Miss-86-1	Sec. 23	150	150	2-20-69 ACC
Walnut	Miss-80-1A	171	18		8-5-61
Walnut	Miss-80-1B	171	4	22	8-5-61
Water Valley	Miss-78-1A	171	26		11-19-59
Water Valley	Miss-78-1B	171	18	86	11-19-69
Water Valley	Miss-78-2	171	18		11-10-66
Water Valley (LEASED)	Miss-78-3	Sec. 23	24		9-30-68 ACC
Waynesboro	Miss-68-1	171	26	50	4-22-54
Waynesboro	Miss-68-2	171	24		4-24-54
West Point	Miss-59-1	171	52		4-15-52
West Point	Miss-59-2	171	48	140	5-15-52
West Point	Miss-59-3	171	40		6-28-65
Wiggins (R.8)	Miss-40-16A	171	10		2-2-62
Wiggins (R.8)	Miss-40-16B	171	6	16	2-2-62
Winona	Miss-82-1	171	32		1-18-61
Winona	Miss-82-2	171	38	70	2-17-61
Yazoo City	Miss-63-1	171	28		12-22-54
Yazoo City	Miss-63-2	171	72	100	12-3-52
57	149		7,355		
4	4		538	(LEASED)	
2	2		316	(TURNKEY)	
1	1		25	(REHAB)	

Project Location	Project Number	Public Law	Number Units	Actual Completion Date
NORTH CAROLINA				
Apex (Wake Co.)	NC-21-1	171	10	3-11-64
Asheville	NC-7-2	171	96	4-30-51
Asheville	NC-7-3	171	262	5-6-52
Asheville	NC-7-4	171	234	5-14-59
Asheville	NC-7-5	171	124	4-30-70
Asheville (LEASED)	NC-7-9	Sec. 23	550	2-28-69, 5-6-69 ACC
Benson	NC-28-1	171	50	3-4-65
Chapel Hill	NC-46-1	171	49	11-29-67
Chapel Hill	NC-46-2	171	11	9-18-68
Chapel Hill (LEASED)	NC-46-3	Sec. 23	50	9-25-68 ACC
Charlotte	NC-3-1	412	260	
Charlotte	NC-3-1A	412	108	
Charlotte	NC-3-2	412	452	
Charlotte	NC-3-3	171	400	3-14-52
Charlotte	NC-3-4	171	200	4-15-53
Charlotte	NC-3-5	171	425	9-29-67
Charlotte	NC-3-6	171	175	7-23-67
Charlotte (LEASED)	NC-3-8	Sec. 23	200	3-20-68; 10-21-68 ACC
Cherokee Ind. Reserv. (Qualla)	NC-41-1	171	36	9-28-66(DOFA 12-31-66)
Cherokee Ind. Reserv. (Qualla) (TURNKEY) (MUT. HELP)	NC-41-2	171	20	8-13-68
Cherokee Ind. Reserv. (Qualla) (TURNKEY)	NC-41-3	171	30	1-30-70
Clinton (E. Car.)	NC-10-6	171	35	10-16-52
Clinton (E. Car.)	NC-10-7	171	35	10-8-52
Concord	NC-8-1	171	46	8-10-51
Concord	NC-8-2	171	46	7-18-51
Concord	NC-8-3	171	60	7-10-59
Durham	NC-13-1	171	240	6-18-53
Durham	NC-13-2	171	247	1-3-54
Durham	NC-13-3	171	113	8-13-59
Durham	NC-13-4A	171	38	12-12-62
Durham	NC-13-4B	171	12	12-12-62
Durham	NC-13-5	171	200	8-24-67
Durham	NC-13-6	171	106	9-30-69
Durham	NC-13-7	171	200	7-10-67
Durham (TURNKEY)	NC-13-9	171	77	11-17-69
Durham (TURNKEY)	NC-13-10	171	47	11-13-68
Durham (ACQ. W/O REHAB.)	NC-13-12	171	224	8-31-68 DOFA
Durham (REHAB)	NC-13-13	171	160	9-30-67
Elizabeth City	NC-26-1	171	50	4-15-65
Elizabeth City	NC-26-2	171	100	4-15-65
Elizabeth City	NC-26-3	171	40	3-7-67
Elizabeth City	NC-26-4	171	60	6-30-69
Fairmont	NC-47-1	171	50	3-12-68
Fayetteville	NC-9-1	671	56	
Fayetteville	NC-9-2	671	56	
Fayetteville	NC-9-3	171	180	1-8-52
Fayetteville	NC-9-4	171	220	6-19-53
Fayetteville (LEASED)	NC-9-6	Sec. 23	200	2-27-69 ACC

Project Location	Project Number	Public Law	Number Units	Actual Completion Date
NORTH CAROLINA				
Goldsboro	NC-15-1	171	138	12-18-51
Goldsboro	NC-15-2	171	137	1-11-52
Goldsboro	NC-15-3	171	115	9-8-54
Goldsboro	NC-15-4	171	210	12-1-53
Goldsboro	NC-15-5	171	75	4-5-62
Goldsboro	NC-15-6	171	150	4-5-62
Graham	NC-59-1	171	100	1-14-70
Greensboro	NC-11-1	171	400	5-30-52
Greensboro	NC-11-2	171	400	9-12-52
Greensboro	NC-11-3	171	236	5-15-59
Greensboro	NC-11-4	171	30	9-29-64
Greensboro	NC-11-5	171	173	5-12-65
Greensboro	NC-11-6	171	102	5-1-68
Greensboro (TURNKEY)	NC-11-7	171	250	4-23-70
Greensboro	NC-11-8	171	156	2-17-70
Greensboro (LEASED)	NC-11-10	Sec. 23	100	4-17-69 ACC
Greenville	NC-22-1	171	65	7-12-67
Greenville	NC-22-2	171	160	6-21-65
Greenville	NC-22-3	171	188	6-24-69
Greenville	NC-22-4	171	40	5-15-69
Hamlet	NC-53-1	171	130	9-30-68
Havelock (E. Car.)	NC-10-8	171	50	6-18-54
Hendersonville	NC-27-1	171	150	10-20-66(DOFA 11-30-66)
Hertford	NC-31-1	171	44	3-14-66
Hertford (LEASED)	NC-31-2	Sec. 23	44	10-2-68 ACC
High Point	NC-6-1	412	250	
High Point	NC-6-2	412	200	
High Point	NC-6-3	171	106	2-15-68
High Point	NC-6-4	171	160	10-27-67
High Point (LEASED-MOB. HOMES)	NC-6-7	Sec. 23	3	6-5-68 ACC
Hot Springs	NC-45-1	171	20	2-15-66
Kings Mountain (LEASED)	NC-64-2	Sec. 23	50	6-12-69 ACC
Kinston	NC-4-1	412	152	
Kinston	NC-4-2	412	142	
Kinston	NC-4-3	171	178	2-6-52
Kinston	NC-4-4	171	72	10-2-51
Kinston	NC-4-5	171	100	12-13-58
Kinston (LEASED)	NC-4-6	Sec. 23	156	8-9-68 ACC
Laurinburg	NC-18-1	171	30	2-10-53
Laurinburg	NC-18-2	171	45	2-10-53
Laurinburg	NC-18-3	171	30	5-16-58
Laurinburg	NC-18-4	171	22	5-16-58
Laurinburg	NC-18-5	171	20	5-4-62
Laurinburg	NC-18-6	171	53	5-16-62
Laurinburg (LEASED)	NC-18-7	Sec. 23	100	4-25-68 ACC
Lexington	NC-39-1	171	130	3-8-66
Lincolnton (LEASED)	NC-70-1	Sec. 23	50	2-11-69 ACC
Lumberton	NC-14-1	171	95	1-28-53
Lumberton	NC-14-2	171	30	10-31-52
Lumberton (TURNKEY)	NC-14-3	171	150	8-14-68

Project Location	Project Number	Public Law	Number Units	Actual Completion Date
NORTH CAROLINA				
Madison	NC-54-1	171	50	12-12-69
Maxton	NC-48-1	171	50	5-21-68
Monroe (LEASED)	NC-65-2	Sec. 23	50	4-3-68 ACC
Mooresville	NC-24-1	171	16	7-18-66
Mooresville	NC-24-2	171	60	7-18-66
Morehead City (E. Car.)	NC-10-3	171	40	5-11-54
Morehead City (E. Car.)	NC-10-4	171	25	12-19-52
Morehead City (E. Car.)	NC-10-5	171	25	3-25-53
Morganton	NC-49-1	171	40	12-10-68
Mount Airy	NC-23-1	171	110	2-12-65
Mount Airy	NC-23-2	171	40	8-16-65
Mount Gilead	NC-44-1	171	30	5-19-66
Murphy	NC-30-1	171	40	3-2-65
New Bern	NC-5-1	412	116	
New Bern	NC-5-2	412	253	
New Bern	NC-5-3	171	102	1-21-53
New Bern	NC-5-4	171	108	6-15-54
Raleigh	NC-2-1	412	231	
Raleigh	NC-2-2	412	231	
Raleigh	NC-2-3	171	64	9-15-52
Raleigh	NC-2-4	171	86	7-31-52
Raleigh	NC-2-5	171	300	9-15-59
Raleigh (TURNKEY)	NC-2-8	171	216	6-22-70
Randleman	NC-63-1	171	80	5-7-69
Rockingham	NC-25-1	171	25	3-18-66
Rockingham	NC-25-2	171	50	4-12-66
Rockingham	NC-25-3	171	75	6-20-69
Rocky Mount	NC-19-1	171	110	11-23-54
Rocky Mount	NC-19-2	171	210	5-4-54
Rocky Mount	NC-19-3	171	100	6-12-58
Rocky Mount	NC-19-4	171	100	7-11-58
Rocky Mount (LEASED)	NC-19-6	Sec. 23	100	11-7-68 ACC
Roxboro	NC-60-1	171	150	4-15-70
Salisbury	NC-16-1	171	60	1-26-53
Salisbury	NC-16-2	171	72	4-23-54
Salisbury	NC-16-3	171	48	1-22-53
Salisbury	NC-16-4	171	10	10-26-65
Salisbury	NC-16-5	171	50	10-26-65
Salisbury (TURNKEY)	NC-16-7	171	61	12-18-69
Sanford	NC-35-1	171	120	11-4-65
Selma	NC-36-1	171	34	3-3-65
Selma	NC-36-2	171	34	3-3-65
Selma	NC-36-3	171	40	9-30-68

Project Location	Project Number	Public Law	Number Units	Actual Completion Date
NORTH CAROLINA				
Shelby	NC-34-1	171	90	8-19-66
Shelby	NC-34-2	171	60	9-20-66
Shelby (LEASED)	NC-34-4	Sec. 23	150	4-22-69 ACC
Smithfield	NC-40-1	171	100	3-23-66
Southern Pine	NC-52-1	171	100	5-15-69
Spruce Pine	NC-33-1	171	22	11-10-65
Star	NC-29-1	171	26	11-1-63
Statesville (LEASED)	NC-72-1	Sec. 23	100	2-11-69 ACC
Tarboro	NC-17-1	171	50	3-28-53
Tarboro	NC-17-2	171	50	3-28-53
Thomasville (LEASED)	NC-71-1	Sec. 23	200	4-2-69 ACC
Troy	NC-43-1	171	50	11-14-66 (DOFA 1-31-67)
Valdese	NC-55-1	171	100	4-24-69
Wadesboro	NC-50-1	171	100	2-28-68
Wake Forest (Wake Co.)	NC-21-4	171	26	5-19-64
Wake Forest (Wake Co.)	NC-21-5	171	26	2-27-64
Washington	NC-32-1	171	165	7-13-65
Washington (LEASED)	NC-32-3	Sec. 23	100	10-21-68 ACC
Wayne Co. (E. Car.)	NC-10-11	171	90	11-3-52
Wendell (Wake Co.)	NC-21-2A	171	8	1-15-64
Wendell (Wake Co.)	NC-21-2B	171	10	4-15-64
Whiteville	NC-37-1	171	50	1-27-65
Wilmington	NC-1-1R	412	216	
Wilmington	NC-1-2R	412	246	
Wilmington	NC-1-3	171	250	4-24-52
Wilmington	NC-1-4	171	150	12-4-52
Wilmington	NC-1-5	849	216	
Wilmington	NC-1-6	171	115	1-12-67
Wilson	NC-20-1	171	90	10-17-61
Wilson	NC-20-2	171	143	6-11-62
Wilson	NC-20-3	171	24	7-6-66
Wilson	NC-20-4	171	71	7-15-65
Wilson	NC-20-5	171	72	7-6-66
Winston-Salem	NC-12-1	171	160	1-4-57
Winston-Salem	NC-12-2	171	178	12-17-51
Winston-Salem	NC-12-3	171	240	10-1-52
Winston-Salem	NC-12-4	171	160	5-19-52
Winston-Salem	NC-12-5	171	263	7-13-53
Winston-Salem	NC-12-6	171	244	8-17-55
Winston-Salem	NC-12-7	171	293	7-31-62
Winston-Salem (LEASED)	NC-12-10	Sec. 23	300	2-6-68, 4-1-68, and 10-9-68 ACC
Winston-Salem (TURNKEY)	NC-12-16	171	40	6-25-70
Zebulon (Wake Co.)	NC-21-3A	171	12	1-15-64
Zebulon (Wake Co.)	NC-21-3B	171	20	1-15-64
66	185		21,557	
18	18		2,727	(LEASED)
7	9		891	(TURNKEY)
1	2		326	(REHAB)

LIST OF LOCAL HOUSING AUTHORITIES IN HOUSING ASSISTANCE OFFICE, ATLANTA

1st ( ) - Low-Rent Units Completed or Under Construction
2nd ( ) - Units Reserved But Not Under Construction

LOCAL HOUSING AUTHORITIES

STATE OF FLORIDA 9-4-70

Alachua County Housing Authority
c/o Mr. Charles Chance, Attorney
212 South East First Street
Gainesville, Florida 32601 (200) ( )
Chairman: Thomas Tonnelier
Ex. Dir.: Julian H. McCranie

The Housing Authority of the
City of Apalachicola, Florida
Post Office Box 730
Apalachicola, Florida 32320 (54) ( )
Chairman: J. V. Gander
Ex. Dir.: Nick D. George

The Housing Authority of
City of Arcadia, Florida
Post Office Box 948
Arcadia, Florida 33821 (130) ( )
Chairman: Beryl W. Barney
Ex. Dir.: Mrs. Kathryn C. White

Housing Authority of Avon Park
Post Office Box 1327
Avon Park, Florida 33825 (130) ( )
Chairman: Robert E. Lee
Ex. Dir.: Cecil P. Skipper

Housing Authority of Bartow, Florida
Post Office Box 309
Bartow, Florida 33830 (84) ( )
Chairman: George T. Lockwood
Ex. Dir.: Monte J. Tillis, Jr.

The Housing Authority of the
City of Bradenton, Florida
13th Avenue and 5th Street, West
Bradenton, Florida 33505 (250) ( )
Chairman: W. E. Page
Ex. Dir.: Gilbert M. Lavender

Housing Authority of Brevard County,
Florida
Post Office Box 3128
Five Points Station
Cocoa, Florida 32922
Chairman: J. R. Gray, Jr.
Ex. Dir.: Lloyd Ramshur
For: Brevard County (608) ( )
Melbourne (52) ( )
Merritt Island (25) ( )
Mims (30) ( )

Brooksville Housing Authority
c/o Mr. Murray R. Grubbs, Chairman
City Hall
26 South Brooksville Avenue
Brooksville, Florida 33512 ( ) (126)
Ex. Dir.: Mrs. Margaret C. Willard

Chipley Housing Authority
Post Office Box 127
Chipley, Florida 32428 (88) ( )
Chairman: Euless Watford
Ex. Dir.: Mrs. Elvie G. Yates

Clearwater Housing Authority
302 South Garden Avenue
Clearwater, Florida 33516 (484) ( )
Chairman: Lee Barbee
Ex. Dir.:

The Housing Authority of the
City of Cocoa, Florida
Post Office Box 3128
Five Points Station
Cocoa, Florida 32922 (470) ( )
Chairman: T. A. Maxwell
Ex. Dir.: Lloyd Ramshur

Crestview Housing Authority
227 Lakeview Drive
Crestview, Florida 32536 (250) ( )
Chairman: W. C. Jones
Ex. Dir.: Clyde P. Johnson

Dade City Housing Authority
City Hall
Dade City, Florida 33525 ( ) ( )
Chairman: Robert L. Watson
Ex. Dir.: Melvin N. Hansen

Dade County Department of Housing
and Urban Development
Post Office Box 250
Riverside Station
Miami, Florida 33135 (5928)(4704)
Director: Haley Sofge

The Housing Authority of the
City of Daytona Beach, Florida
Administration Building
118 Cedar Street
Daytona Beach, Florida 32014 (879)(300)
Chairman: Millard B. Conklin
Ex. Dir.: Park Allen

Deerfield Beach Housing Authority
Drawer AH
Deerfield Beach, Florida 33441 ( )( )
Chairman: Robert T. Carlile
Ex. Dir.:

DeFuniak Springs Housing Authority
121 Oerting Drive
DeFuniak Springs, Florida 32433 (50)( )
Chairman: Clyde Rhodes
Ex. Dir.: Richmond Smith

FLORIDA - Continued

DeLand Housing Authority
Post Office Box 2071
DeLand, Florida 32720 ( ) (200)
Chairman: Edward C. Furlong
Ex. Dir.: Russell M. Peters

Dunedin Housing Authority
Post Office Box 1039
Dunedin, Florida 33528 (50) ( )
Chairman: William A. Dexter, Jr.
Ex. Dir.: Stan Garey

Housing Authority of the
City of Eustis, Florida
Post Office Box AT
Eustis, Florida 32726 (60) ( )
Chairman: Frank L. Porter, Jr.
Ex. Dir.: Lawrence M. Herdegen

The Housing Authority of the
City of Fernandina Beach, Florida
1300 Hickory Street
Fernandina Beach, Florida (58) ( )
Zip Code: 32034
Chairman:
Ex. Dir.: Jefferson T. Bowers

Housing Authority of the
County of Flagler, Florida
Post Office Box 188
Bunnell, Florida 32010
Chairman: H. V. Peavy
Ex. Dir.: M. B. McDaniel
For: Bunnell (132) ( )

The Housing Authority of the
City of Fort Lauderdale, Florida
1004 West Broward Boulevard
Fort Lauderdale, Florida (416)(372)
Zip Code: 33312
Chairman: Byron F. Snyder
Ex. Dir.: G. Douglas Rice

The Housing Authority of the
City of Fort Myers, Florida
1406 Dean Street
Fort Myers, Florida 33901 (1070)( )
Chairman: Paul G. Franklin
Ex. Dir.: John T. Wilson

The Housing Authority of the
City of Fort Pierce, Florida
Post Office Box 998
Fort Pierce, Florida 33450 (814)(105)
Chairman: Eugene Haughton
Ex. Dir.: Joseph M. Kelley

Fort Walton Beach Housing Authority
107 Tupelo Street
Fort Walton Beach, Florida ( ) (124)
Zip Code: 32548
Chairman: Charles Ed Brown
Ex. Dir.: William A. Porter

Gainesville Housing Authority
Post Office Box 1468
Gainesville, Florida 32601 (551) (64)
Chairman: Harold C. Riker
Ex. Dir.: A. J. Suskind

Gilchrist County Housing Authority
Post Office Box 1475
Trenton, Florida 32693
Chairman: Marion R. Schofield
Ex. Dir.: Mrs. Frances Schofield
For: Trenton (10) ( )

Hialeah Housing Authority
70 East 7th Street
Hialeah, Florida 33010 (200)(550)
Chairman: Dr. Charles W. Hoffman, Jr.
Ex. Dir.: Paul M. Stutsman

Housing Authority of the
City of Homestead
Post Office Box 278
Homestead, Florida 33030 (100) ( )
Chairman: Irwin Hays
Ex. Dir.: George Eicher

The Housing Authority of
Jacksonville, Florida
621 West 44th Street
Jacksonville, Florida 32208 (2927)(1081)
Chairman: Jack H. Chambers
Ex. Dir.: S. E. Lorimier
For: Baldwin (18) ( )
Jacksonville Beach (125) ( )

The Housing Authority of the
City of Key West, Florida
Post Office Box 9
Key West, Florida 33040 (590) ( )
Chairman: Everett B. Felton, Jr.
Ex. Dir.: Henry V. Haskins

The Housing Authority of the
City of Lakeland, Florida
Post Office Box 1009
Lakeland, Florida 33802 (800) ( )
Chairman: Morris Pritchard
Ex. Dir.: Paul A. Colton

Lake Wales Housing Authority
Room 31, Alcoma Arcade
Lake Wales, Florida 33853 ( ) (140)
Chairman: John C. Updike
Ex. Dir.: John W. Allen

The Levy County Housing Authority
c/o Mr. Wade Fugate, Executive Director
Post Office Box 38
Bronson, Florida 32621
Chairman: Clyde D. Coulter, Jr.
For: Bronson (16) ( )
Cedar Key (18) ( )
Chiefland (86) ( )
Williston (36) ( )

The Housing Authority of the
City of Live Oak, Florida
205 South Houston Street, S. W.
Live Oak, Florida 32060 (108) ( )
Chairman: George W. Harmony
Ex. Dir.: J. L. McMullen

FLORIDA - Continued

Macclenny Housing Authority
Post Office Box 504
Macclenny, Florida 32063 ( ) (80)
Chairman: William E. Lyons
Ex. Dir.: Ray F. Odom

The Housing Authority of the
City of Marianna, Florida
c/o Mr. A. C. Schlobohm, Ex. Dir.
337 Albert Street
Marianna, Florida 32446 (80) ( )
Chairman: Doc Grant

Melbourne Housing Authority
Post Office Box 3128
Five Points Station
Cocoa, Florida 32922 (217) (50)
Chairman: Elliott C. Newell
Ex. Dir.: Lloyd Ramshur

Miami: See Dade County

The Housing Authority of the
City of Miami Beach, Florida
820 Biscayne Street
Miami Beach, Florida 33139 (50) (200)
Chairman: Mrs. Rhoda M. Levine
Ex. Dir.: H. R. Mandell

Milton Housing Authority
1498B Byrom Street
Milton, Florida 32570 (90) ( )
Chairman: Eugene N. James
Ex. Dir.: Mrs. Betty Martin

The Housing Authority of the
City of Mulberry, Florida
c/o Mrs. Carolyn J. Kirkland, Ex. Dir.
Post Office Box HHH
Plant City, Florida 33566 (26) ( )
Chairman: Gerald S. Hatch

The Housing Authority of the
City of New Smyrna Beach, Florida
Post Office Box 688
New Smyrna Beach, Florida (226)(150)
Zip Code: 32069
Chairman: William E. Swoope, Jr.
Ex. Dir.: Mrs. Kathleen E. Swain

The Niceville Housing Authority
312 Niceville Avenue
Niceville, Florida 32578 (60) ( )
Chairman: Cyrus S. Cruttendon
Ex. Dir.: Richard G. Boyd

Northwest Florida Regional
Housing Authority
Post Office Box 218
Graceville, Florida 32440
Chairman: J. B. Keen
Ex. Dir.: E. Whitford Ware

For:			
	Blountstown	(34)	( )
	Bonifay	(56)	( )
	Bristol	(10)	( )
	Carrabelle	(10)	( )
	Cottondale	(10)	( )
	Cross City	(26)	( )
	Graceville	(56)	( )
	Havana	(14)	( )
	Jasper	(86)	( )
	Malone	(6)	( )
	Sneads	(22)	( )
	Wewahitchka	(40)	( )

The Housing Authority of the
City of Orlando, Florida
Post Office Box 3746
Orlando, Florida 32802 (2040)(375)
Chairman: George W. Johnson
Ex. Dir.: S. R. McDaniell, Jr.

Pahokee Housing Authority, Inc.
465 Friend Terrace
Pahokee, Florida 33476 (515) ( )
Chairman: Robert D. Apelgren
Ex. Dir.: James W. Vann

Palatka Housing Authority
c/o Mr. Frank S. Crabtree, Jr., Ex. Dir.
Post Office Drawer 1277
Palatka, Florida 32077 (325) (200)
Chairman: D. A. Martinez

Palm Beach County Housing Authority
2215-D North Military Trail
West Palm Beach, Florida 33401
Chairman: Donald C. Walker
Ex. Dir.: Edward M. Leeds (Temp.)
For: Palm Beach County ( ) ( )

Panama City Housing Authority
Post Office Box 897
Panama City, Florida 32401 (250) ( )
Chairman: Dr. Charles Nowlin
Ex. Dir.: William H. Byers

The Housing Authority of the
City of Pensacola, Florida
Post Office Box 1627
Pensacola, Florida 32501 (712) ( )
Chairman: Preston W. Husted
Ex. Dir.: M. J. Flores

Pinellas County Housing Authority
c/o Mr. John W. McLean, Jr., Ex. Dir.
302 South Garden Avenue
Clearwater, Florida 33516 (1090) ( )
Chairman: Glenn W. Beneke

FLORIDA - Continued

The Housing Authority of the
City of Plant City, Florida
Post Office Box 368
Plant City, Florida 33566 (200) ( )
Chairman: Richard J. Hartnett
Ex. Dir.: Paul S. Buchman

Housing Authority of the
City of Pompano Beach, Florida
Post Office Box N
Pompano Beach, Florida 33061 (120) (250)
Chairman: William J. Hamilton
Ex. Dir.: Michael Bogosta

Punta Gorda Housing Authority
Post Office Box 1146
Punta Gorda, Florida 33950 (184) ( )
Chairman: R. C. Faber
Ex. Dir.: Vernon J. Drew

Riviera Beach Housing Authority
Post Office Box 10085
Riviera Beach, Florida 33404 (200) ( )
Chairman: Harold Jaeger
Ex. Dir.:

The Housing Authority of the
City of St. Petersburg, Florida
572 Second Avenue, South
St. Petersburg, Florida 33701 (950) ( )
Chairman: Edward M. Rogall
Ex. Dir.: Joseph K. Whitmore

The Housing Authority of the
City of Sanford, Florida
Administration Building
Castle Brewer Court
Sanford, Florida 32771 (280) (200)
Chairman: C. L. Redding
Ex. Dir.: Gordon L. Bradley

The Housing Authority of the
City of Sarasota, Florida
1912 North Orange Avenue
Sarasota, Florida 33578 (561) ( )
Chairman: George K. Page
Ex. Dir.: Philip R. McCown
For: Sarasota County ( ) ( )

The Housing Authority of the
County of Seminole, Florida
c/o The Housing Authority of the
City of Sanford, Florida
Administration Building
Castle Brewer Court
Sanford, Florida 32771
Chairman: C. R. Clonts, Sr.
Ex. Dir.: Gordon L. Bradley
For: Oviedo (30) ( )

Seminole Tribal Housing Authority
Post Office Box 6787
Hollywood, Florida 33021 (20) (22)
Chairman: Cecil Johns
Ex. Dir.: Mrs. Elizabeth M. Babineau

The Housing Authority of Springfield
c/o Mrs. Betty J. Lane, Ex. Dir.
Post Office Box 3656
Panama City, Florida 32401 (140) (50)
Chairman:

The Housing Authority of the
City of Stuart, Florida
Post Office Box 1787
Stuart, Florida 33494 (70) ( )
Chairman: L. W. Hawken
Ex. Dir.: Jay H. Mans

Suwannee County Housing Authority
Branford, Florida 32008
Chairman: S. C. Hall
Ex. Dir.: Frank R. Norris
For: Branford (20) ( )

Tallahassee Housing Authority
Post Office Box 1713
Tallahassee, Florida 32304 ( ) (400)
Chairman: Tom N. Humphress
Ex. Dir.: Travis Marchant

The Housing Authority of the
City of Tampa, Florida
Post Office Box 4766
Tampa, Florida 33607 (4635) ( )
Chairman: Charles H. Scruggs
Ex. Dir.: H. F. Harris

Housing Authority of Tarpon Springs
Post Office Box 282
Tarpon Springs, Florida 33589 (80)(106)
Chairman: J. Mason Young, Jr.
Ex. Dir.: Omer A. Rupp

The Housing Authority of the
City of Titusville, Florida
Post Office Box 3128
Five Points Station
Cocoa, Florida 32922 (255) ( )
Chairman: Nicholas Karantinos
Ex. Dir.: Lloyd Ramshur

Union County Housing Authority
Post Office Box 298
Lake Butler, Florida 32054
Chairman: E. Page McGill
Ex. Dir.: Robert A. Driggers
For: Lake Butler (42) (40)

Venice Housing Authority
c/o Mr. Rupert J. O'Keefe, Ex. Dir.
Post Office Box 835
Venice, Florida 33595 (50) ( )
Chairman: William P. Toole

The Housing Authority of the
City of West Palm Beach, Florida
Post Office Box 6247
West Palm Beach, Florida 33405 (618)( )
Chairman: James Canavan
Ex. Dir.: James C. Baldwin

The Housing Authority of
Winter Park, Florida
c/o Mr. Richard Trismen, Temp. Secretary
City Hall
Winter Park, Florida 32789 ( ) ( )
Chairman: George E. Saunders
Ex. Dir.:

I N D E X

LIST OF INACTIVE AUTHORITIES

STATE OF FLORIDA

9-4-70

Baker County Housing Authority
Macclenny, Florida

Belle Glade Housing Authority
Post Office Box 488
Belle Glade, Florida

The Housing Authority of the
City of Boynton Beach, Florida
Post Office Box 655
Boynton Beach, Florida

The Housing Authority of
Charlotte County, Florida
Post Office Box 567
Punta Gorda, Florida

The Housing Authority of the
Town of Chattahoochee, Florida
c/o Mr. James J. Feore, Ex. Dir.
Chattahoochee, Florida

Housing Authority of the
City of Lynn Haven, Florida
Post Office Box 100
Lynn Haven, Florida

Miccosukee Housing Authority
Post Office Box 44,021
Tamiami Station
Miami, Florida

Housing Authority of the
City of Ocala, Florida
c/o Mr. W. F. Blowers, Chairman
4 South Magnolia Street
Ocala, Florida

Housing Authority of the City of
Ormond Beach, Florida
Post Office Box 926
Ormond, Florida

The Housing Authority of the
City of Quincy, Florida
c/o Mr. Richard J. Gardner, Chairman
Quincy, Florida

The Housing Authority of the
City of Sebring, Florida
51 Roseland Avenue
Sebring, Florida

LIST OF LOCAL HOUSING AUTHORITIES IN HOUSING ASSISTANCE OFFICE, ATLANTA

1st ( ) - Low-Rent Units Completed or Under Construction
2nd ( ) - Units Reserved But Not Under Construction

LOCAL HOUSING AUTHORITIES

STATE OF MISSISSIPPI 10-21-70

Housing Authority of the
City of Aberdeen, Mississippi
Post Office Box 69
Aberdeen, Mississippi 39730 (163) ( )
Chairman: W. E. Owen
Ex. Dir.: S. J. Jones

The Housing Authority of the
City of Amory, Mississippi
205 North Main Street
Amory, Mississippi 38821 (112) ( )
Chairman: John B. Wright
Ex. Dir.: J. S. Abney

The Housing Authority of the
Town of Baldwyn, Mississippi
Post Office Box 248
Baldwyn, Mississippi 38824 (24) ( )
Chairman: Leland N. Roberts
Ex. Dir.: L. H. Oakley

The Housing Authority of the
City of Bay St. Louis, Mississippi
324 Ballentine Street
Bay St. Louis, Mississippi (101) ( )
Zip Code: 39520
Chairman: Earl F. Ramond
Ex. Dir.: Mrs. James M. Wimbish

The Housing Authority of the
City of Biloxi, Mississippi
Post Office Box 447
Biloxi, Mississippi 39533 (553) (310)
Chairman: Victor B. Pringle
Ex. Dir.: Matthew P. Lyons

The Housing Authority of the
Town of Booneville, Mississippi
Post Office Box 349
Booneville, Mississippi (120) (40)
Zip Code: 38829
Chairman: Harold Robertson
Ex. Dir.: L. H. Oakley

The Housing Authority of the
City of Brookhaven, Mississippi
Post Office Box 641
Brookhaven, Mississippi (250) ( )
Zip Code: 39601
Chairman: M. C. Urban
Ex. Dir.: Mrs. O. L. Wyble

The Housing Authority of the
City of Canton, Mississippi
Post Office Box 77
Canton, Mississippi 39046 (150) ( )
Chairman: Thomas E. Tucker
Ex. Dir.: Mrs. Pat Cain

Choctaw Housing Authority
Mississippi Band of Choctaw Indians
c/o Mr. Phillip Martin, Chairman
Route #7, Box 21
Philadelphia, Mississippi ( ) ( )
Zip Code: 39350
Ex. Dir.:

The Housing Authority of the
City of Clarksdale, Mississippi
Post Office Box 908
Clarksdale, Mississippi (160) ( )
Zip Code: 38614
Chairman: James E. Merritt, Jr.
Ex. Dir.: Christine G. Mobley

Housing Authority of the
City of Cleveland, Mississippi
c/o Mr. John White Valentine, Ex. Dir.
City Hall
Cleveland, Mississippi 38732 ( ) ( )
Chairman: Charles W. Dean

The Housing Authority of the
Town of Collins, Mississippi
Town Hall
Collins, Mississippi 39428 ( ) ( )
Chairman: Paul Upton
Ex. Dir.:

The Housing Authority of the
City of Columbus, Mississippi
Post Office Box 648
Columbus, Mississippi (380) (100)
Zip Code: 39701
Chairman: Gen.William E. Roberts
Ex. Dir.: Shields Sims

The Housing Authority of the
City of Corinth, Mississippi
Post Office Box 1003
Corinth, Mississippi 38834 (190) ( )
Chairman: W. C. Stevenson
Ex. Dir.: Hugh A. Hopper

The Housing Authority of the
City of Durant, Mississippi
City Hall
Durant, Mississippi 39063 ( ) ( )
Chairman: Bobby Killebrew
Ex. Dir.: Mrs. Sally Brock

The Housing Authority of the
City of Ellisville, Mississippi
City Hall
Ellisville, Mississippi ( ) ( )
Zip Code: 39437
Chairman: Mrs. Virginia Turner
Ex. Dir.:

MISSISSIPPI - Continued

The Housing Authority of the
Town of Fayette, Mississippi
Town Hall
Fayette, Mississippi 39069 ( ) ( )
Chairman: Carroll J. McLaurin
Ex. Dir.:

The Housing Authority of the
City of Forest, Mississippi
City Hall, 120 South Davis Street
Forest, Mississippi 39074 ( ) ( )
Chairman: Charles Palmer
Ex. Dir.:

The Housing Authority of the
City of Greenville, Mississippi
Post Office Box 1251
Greenville, Mississippi ( ) ( )
Zip Code: 38701
Chairman: William S. Rode
Ex. Dir.: Robert M. Farrish

The Housing Authority of the
City of Greenwood, Mississippi
Post Office Box 1847
Greenwood, Mississippi 38930 ( ) ( )
Chairman: Richard Hayes
Ex. Dir.: James E. Higginbotham

The Housing Authority of the
City of Gulfport, Mississippi
Post Office Box 59
Gulfport, Mississippi 39501 (77) (23)
Chairman: Dalton McGuire
Ex. Dir.: (Acting) Huston Carter

The Housing Authority of the
City of Hattiesburg, Mississippi
Post Office Box 832
Hattiesburg, Mississippi (240) ( )
Zip Code: 39402
Chairman: J. B. Waltman
Ex. Dir.: T. Ed Rawls

The Housing Authority of the
City of Hazlehurst, Mississippi
c/o Mr. Herbert H. Johnson, Chairman
Post Office Box 246
Hazlehurst, Mississippi 39083 (100) ( )
Ex. Dir.:

Housing Authority of the
City of Holly Springs, Mississippi
Post Office Box 352
Holly Springs, Mississippi (90) ( )
Zip Code: 38635
Chairman: Harris Gholson
Ex. Dir.: Mrs. Sue Lowry

The Housing Authority of the
Town of Iuka, Mississippi
c/o Mrs. Carlyn McHaffey, Ex. Dir.
Iuka, Mississippi 38852 (26) ( )
Chairman: Frank Crossett

The Housing Authority of the
City of Jackson, Mississippi
Suite 414, Barnett Building
200 South President Street
Jackson, Mississippi 39201 ( ) (300)
Chairman: Malcolm E. Waren
Ex. Dir.: James R. Coulter

The Housing Authority of the
City of Laurel, Mississippi
Post Office Box 2245
Laurel, Mississippi 39440 (449) (274)
Chairman: Reuben Lott
Ex. Dir.: Mrs. L. M. Roark

The Housing Authority of the
City of Long Beach, Mississippi
City Hall
Long Beach, Mississippi (50) ( )
Zip Code: 39560
Chairman: Albert E. Easterling, Jr.
Ex. Dir.:

The Housing Authority of the
City of Louisville, Mississippi
Post Office Box 175
Louisville, Mississippi (80) ( )
Zip Code: 39339
Chairman: George Buckner
Ex. Dir.: David McCool

The Housing Authority of the
City of Lumberton, Mississippi
City Hall
Lumberton, Mississippi 39455 ( ) (70)
Chairman: A. A. Lowe
Ex. Dir.: C. W. Hoyt

The Housing Authority of the
City of Magnolia, Mississippi
City Hall
Magnolia, Mississippi 39652 ( ) ( )
Chairman: Leon Williamson
Ex. Dir.:

The Housing Authority of the
City of McComb City, Mississippi
Post Office Box 469
McComb City, Mississippi (535) ( )
Zip Code: 39648
Chairman: Gordon Banister
Ex. Dir.: Melton H. Moore

The Housing Authority of the
City of Meridian, Mississippi
Post Office Box 870
Meridian, Mississippi (1192) ( )
Zip Code: 39301
Chairman: Earl E. Hosey
Ex. Dir.: Arthur W. Richardson

MISSISSIPPI - Continued

(active)

Mississippi Regional Housing
Authority No. IV
Post Office Box 736
West Point, Mississippi 39773
Chairman: Willis N. Puckett, II
Ex. Dir.: James W. Hurst

For:		
Carroll County	( )	( )
Choctaw County	( )	( )
Clay County	( )	( )
Lowndes County	(100)	( )
Montgomery County	( )	( )
Winston County	( )	( )

Mississippi Regional Housing
Authority No. 5
Post Office Box 197
Newton, Mississippi 39345
Chairman: W. K. Prince
Ex. Dir.: George A. Smith

For:		
Bay Springs	( )	( )
Carthage	(24)	(46)
Decatur	(12)	( )
DeKalb	(16)	( )
Newton	(102)	( )
Philadelphia	(60)	( )
Taylorsville	(10)	( )
Union	(18)	( )
Walnut Grove	( )	( )

OKW
5
Can go into corporate w/establish Corporation w/ 5 of 9 in other Cities

Mississippi Regional Housing
Authority No. VII
Post Office Box 998
McComb City, Mississippi 39648
Chairman: Gordon Banister
Ex. Dir.: Robert W. Brumfield

For:		
Fayette	(34)	( )
Gloster	(34)	( )
Monticello	(20)	( )
Osyka	(10)	( )
Roxie	(22)	( )
Magnolia	(50)	( )
Walthall County	(40)	( )

Corporation with 9 other Cities

Mississippi Regional Housing
Authority No. VIII
Post Office Box 2347
Evergreen Station
Gulfport, Mississippi 39501
Chairman: C. L. Jacobson
Ex. Dir.: Alfred E. Rushing

For:		
Ellisville	(16)	( )
Gulfport	(330)	( )
Harrison County	(380)	(112)
Lumberton	(90)	( )
Moss Point	(132)	( )
Pascagoula	(350)	(100)
Pass Christian	(28)	( )
Poplarville	(30)	( )
Palmers Crossing	( )	( )
Wiggins	(16)	( )

The Housing Authority of the
City of Mound Bayou, Mississippi
City Hall
Mound Bayou, Mississippi ( ) ( )
Zip Code: 38762
Chairman: Felix Tate
Ex. Dir.:

Mount Olive Housing Authority
Town Hall
Mount Olive, Mississippi ( ) ( )
Zip Code: 39119
Chairman: Clifton Byrd
Ex. Dir.:

Natchez Housing Authority
Post Office Box 1185
Natchez, Mississippi 39120 ( ) ( )
Chairman: James C. Meng
Ex. Dir.: (Temp.) Kenneth Graves

The Housing Authority of the
City of New Albany, Mississippi
City Hall
New Albany, Mississippi ( ) ( )
Zip Code: 38652
Chairman: James R. Williams
Ex. Dir.:

The Housing Authority of the
City of Okolona, Mississippi
c/o Mr. Roy B. Evans, Ex. Dir.
Post Office Box 190
Okolona, Mississippi 38860 (67) ( )
Chairman: R. W. Chandler

Oxford Housing Authority
Post Office Box 488
Oxford, Mississippi 38655 ( ) (170)
Chairman: William Lewis, Jr.
Ex. Dir.: E. J. Lacoste

The Housing Authority of the
City of Pass Christian, Mississippi
Post Office Box 600
Pass Christian, Mississippi (90) ( )
Zip Code: 39571
Chairman: Dr. C. D. Taylor, Jr.
Ex. Dir.: J. Phillip Spruill

The Housing Authority of the
City of Picayune, Mississippi
Post Office Drawer 40
Picayune, Mississippi (175) ( )
Zip Code: 39466
Chairman: Hershel M. Harris
Ex. Dir.: Mrs. Mary E. Davis

The Housing Authority of the
City of Pontotoc, Mississippi
City Hall, 500 South Main Street
Pontotoc, Mississippi ( ) (60)
Zip Code: 38863
Chairman: Edward L. Lloyd
Ex. Dir.: Wright Hattox

MISSISSIPPI - Continued

The Housing Authority of the
Town of Richton, Mississippi
Post Office Box 34
Richton, Mississippi 39476 (20) ( )
Chairman: Joffrey Phillips
Ex. Dir.: Gene Yeatman

The Housing Authority of the
Town of Sardis, Mississippi
Post Office Box 395
Sardis, Mississippi 38666 (31) ( )
Chairman: Roy H. Sawyer
Ex. Dir.: Mrs. Mary Jane Short Wilson

The Housing Authority of the
City of Senatobia, Mississippi
Senatobia City Hall
Senatobia, Mississippi 38668 (40) (35)
Chairman: A. G. Johnson
Ex. Dir.: D. O. Miller

The Housing Authority of the
City of Shelby, Mississippi
c/o Mr. H. B. Smith, Ex. Dir.
Post Office Box 272
Shelby, Mississippi 38774 (24) ( )
Chairman: M. T. Eddleman

South Delta Economic Development
District, Inc.
Old Greenville Air Force Base
Post Office Box 833
Greenville, Mississippi 38701
President: John H. Teunisson, Jr.
Ex. Dir. : Walter M. Merritt

For:	Bolivar County	(200)	( )
	Ruleville	( )	( )
	Sunflower County	(347)	( )

The Housing Authority of the
City of Starkville, Mississippi
Post Office Box 795
Starkville, Mississippi (130) (150)
Zip Code: 39759
Chairman: Robert G. Wier
Ex. Dir.: E. F. McDowell

Housing Authority of the
Town of Summit, Mississippi
Post Office Box 998
McComb City, Mississippi (31) ( )
Zip Code: 39648
Chairman: Frank Watkins
Ex. Dir.: Robert W. Brumfield

The Housing Authority of the
Town of Sumrall, Mississippi
Post Office Box 157
Sumrall, Mississippi 39482 ( ) ( )
Chairman: Dr. A. M. McBryde
Ex. Dir.:

The Tennessee Valley Regional
Housing Authority (Miss. Reg. Authority No.I)
c/o Mr. Troy Norris, Chairman
Post Office Box 1338
Corinth, Mississippi 38834

For:	Alcorn County	(177)	(50)
	Chickasaw County	(100)	( )
	Itawamba County	(100)	( )
	Lee County	(154)	( )
	Monroe County	(100)	( )
	Pontotoc County	(60)	( )
	Prentiss County	(100)	( )
	Tippah County	(72)	( )
	Tishomingo County	(70)	( )
	Union County	(100)	( )

The Housing Authority of the
City of Tupelo, Mississippi
Post Office Box 3
Tupelo, Mississippi 38802 (370) ( )
Chairman: Harry Rutherford
Ex. Dir.: Howard D. Long

The Housing Authority of the
City of Vicksburg, Mississippi
Suite 203, Kaleel Building
Vicksburg, Mississippi 39180 (150)(200)
Chairman: O. E. Bradway, Jr.
Ex. Dir.: Robert G. Geoffroy

The Walnut Housing Authority
Post Office Box 128
Walnut, Mississippi 38683 (22) ( )
Chairman: L. P. Harrison
Ex. Dir.: Mrs. Alma Bell

The Housing Authority of the
City of Water Valley, Mississippi
HH-1, Blackmur Drive
Water Valley, Mississippi (86) ( )
Zip Code: 38965
Chairman: D. D. Crowson
Ex. Dir.: B. N. Suratt

The Housing Authority of the
Town of Waveland, Mississippi
Town Hall
Waveland, Mississippi (75) ( )
Zip Code: 39576
Chairman: Warren T. Durbin
Ex. Dir.: D. M. McIntyre

The Housing Authority of the
City of Waynesboro, Mississippi
c/o Mr. Reynolds Clark, Ex. Dir.
Post Office Box 22
Waynesboro, Mississippi (50) ( )
Zip Code: 39367
Chairman: O. F. Kimmons

MISSISSIPPI - Continued

The Housing Authority of the
City of West Point, Mississippi
Post Office Box 158
West Point, Mississippi (140) (100)
Zip Code: 39773
Chairman: John Bryan
Ex. Dir.: W. R. McClure, Jr.

The Housing Authority of the
City of Winona, Mississippi
Post Office Box 127
Winona, Mississippi 38967 (70) (80)
Chairman: R. L. Varner
Ex. Dir.: Mrs. Gladys Holloway

The Housing Authority of the
City of Yazoo City, Mississippi
200 Eleventh Street
Yazoo City, Mississippi (100) (150)
Zip Code: 39194
Chairman: Charles J. Jackson
Ex. Dir.: Richard V. Shurley, Jr.

I N D E X

LIST OF INACTIVE AUTHORITIES

MISSISSIPPI

10-21-70

The Housing Authority of the
Town of Ackerman, Mississippi
c/o Mr. Leonard Herrington, Jr., Chairman
Ackerman, Mississippi
Ex. Dir.: James D. Dobbs

Housing Authority of
Attalla County, Mississippi
c/o Mr. John C. Love, Chairman
Kosciusko, Mississippi

The Housing Authority of the
City of Charleston, Mississippi
c/o Mr. James Edward Venable, III, Ex. Dir.
Hughes Building
Charleston, Mississippi
Chairman: R. L. Walton

The Housing Authority of the
County of Clarke, Mississippi
c/o Mr. Jimmy Culpepper, Chairman
Quitman, Mississippi

The Housing Authority of the
Town of Coffeeville, Mississippi
c/o Coffeeville Insurance Agency
Coffeeville, Mississippi
Chairman: George Edwin Denley

Housing Authority of the
Town of Hernando, Mississippi
c/o Mr. Ross L. Franks, Ex. Dir.
Hernando, Mississippi
Chairman: J. R. Russum

The Housing Authority of the
Town of Houston, Mississippi
c/o Mr. John P. Fox, Chairman
Post Office Box 231
Houston, Mississippi
Ex. Dir.: W. W. Brand, Jr.

Mississippi Regional Housing
Authority No. II
Post Office Box 97
Tupelo, Mississippi
Chairman: Harris Gholson
Ex. Dir.: H. G. Sherrill

Mississippi Regional Housing
Authority No. VI
Post Office Box 2347
Evergreen Station
Gulfport, Mississippi 39503
Chairman: T. P. Bond

The Housing Authority of the
Town of Tylertown, Mississippi
c/o Mr. A. V. Jones, Chairman
Tylertown, Mississippi
Ex. Dir.:

LIST OF LOCAL HOUSING AUTHORITIES IN HOUSING ASSISTANCE OFFICE, ATLANTA

1st ( ) - Low-Rent Units Complete or Under Construction
2nd ( ) - Units Reserved But Not Under Construction

LOCAL HOUSING AUTHORITIES

STATE OF ALABAMA

8-21-70

The Housing Authority of the
City of Abbeville, Alabama
Abbeville, Alabama 36310 (40) ( )
Chairman: L. H. Herndon
Ex. Dir.: Mrs. Jean A. Culpepper

The Housing Authority of the
City of Albertville, Alabama
c/o Mr. H. L. Weathers, Ex. Dir.
Post Office Box 6
Albertville, Alabama 35950 (144) ( )
Chairman: J. J. Benford

The Housing Authority of the
City of Alexander City, Alabama
c/o Mrs. Martha Davis, Ex. Dir.
Post Office Box 717
Alexander City, Alabama 35010 (400)( )
Chairman: J. C. Henderson

The Housing Authority of the
City of Aliceville, Alabama
Post Office Box "A"
Aliceville, Alabama 35442 (74) (100)
Chairman: J. V. Park
Ex. Dir.: C. A. McAdams

Altoona Housing Authority
Post Office Drawer B
Boaz, Alabama 35957 (32) ( )
Chairman: J. Freeman Thompson
Ex. Dir.: L. D. Akridge

The Housing Authority of the
City of Andalusia, Alabama
Andalusia, Alabama 36420 (120) ( )
Chairman: James A. Young
Ex. Dir.: Ray W. Murphy

Anniston Housing Authority
Post Office Box 841
Anniston, Alabama 36201 (698) ( )
Chairman: E. H. Haslam
Ex. Dir.: J. D. Crow

The Housing Authority of the
Town of Arab, Alabama
Post Office Box 452
Arab, Alabama 35016 (84) ( )
Chairman: Randolph Linn
Ex. Dir.: Mrs. Virginia H. Gullion

The Housing Authority of the
Town of Ashford, Alabama
c/o Mr. Paul E. Carpenter, Ex. Dir.
Ashford, Alabama 36312 (76) ( )
Chairman: C. B. Dupree

The Housing Authority of the
Town of Ashland, Alabama
Post Office Box 577
Ashland, Alabama 36251 (154) ( )
Chairman: Coolidge Sims
Ex. Dir.: Frank S. Phillips

The Housing Authority of the
City of Athens, Alabama
Post Office Box 853
Athens, Alabama 35611 (240) ( )
Chairman: W. Alex Greenhaw, Jr.
Ex. Dir.: William B. Sherrill

The Housing Authority of the
City of Atmore, Alabama
c/o Mr. C. F. Fridge, Sr., Chairman
Box 328
Atmore, Alabama 36502 (100)(68)
Ex. Dir.: C. B. Gates

The Housing Authority of the
City of Attalla, Alabama
c/o Mr. E. K. Hanby, Jr., Ex. Dir.
Post Office Box 1098
Gadsden, Alabama 35901 (110)( )
Chairman: Robert H. Forman

The Housing Authority of the
City of Auburn, Alabama
Post Office Box 1912
Auburn, Alabama 36830 (290) ( )
Chairman: John E. Shannon
Ex. Dir.: F. E. Guyton

The Housing Authority of the
City of Bay Minette, Alabama
Post Office Box 729
Bay Minette, Alabama 36507 (64) (186)
Chairman: James H. Faulkner
Ex. Dir.: Stephen A. McMillan

The Housing Authority of the
City of Bayou LaBatre, Alabama
Post Office Box 517
Bayou LaBatre, Alabama 36509 ( ) (50)
Chairman: A. C. Shambeau
Ex. Dir.:

Housing Authority of Bear Creek,
Alabama
Post Office Box 190
Hamilton, Alabama 35570 (6) ( )
Chairman: A. A. Goddard
Ex. Dir.: James F. Nix

ALABAMA - Continued

Housing Authority of Berry, Alabama
Berry, Alabama 35546 (60) ( )
Chairman: A. J. Rainwater
Ex. Dir.: George G. Barnes
For: Glen Allen ( ) ( )

The Housing Authority of the
City of Bessemer, Alabama
1100 Fifth Avenue, North
Bessemer, Alabama 35022 (1168) ( )
Chairman: Malcolm E. Lewis
Ex. Dir.: A. W. Kuhn

Housing Authority of the
Birmingham District
600 North Twenty-Fourth Street
Birmingham, Alabama 35203 (6157)(666)
Chairman: Dr. Frank Trucks
Ex. Dir.: Hugh Denman

The Housing Authority of the
Town of Blountsville, Alabama
Post Office Box 8
Blountsville, Alabama 35031 (40) ( )
Chairman: Stanley Hull
Ex. Dir.: J. W. Hendrix

The Housing Authority of the
City of Boaz, Alabama
Post Office Drawer B
Boaz, Alabama 35957 (300) ( )
Chairman: Hoyle Hulgan
Ex. Dir.: L. D. Akridge
For: Fyffe (12) ( )
Geraldine (12) ( )

Housing Authority of Boston, Alabama
c/o Mr. A. J. Wood, Ex. Dir.
Brilliant, Alabama 35548 (60) (40)
Chairman: Vester Hawkins

The Housing Authority of the
City of Brantley, Alabama
c/o Mr. C. E. Mack, Ex. Dir.
Post Office Box 44
Brantley, Alabama 36009 (75) ( )
Chairman: Frank T. Weed

The Housing Authority of the
City of Brent, Alabama
c/o Mr. Joseph A. Patridge, Ex. Dir.
Brent, Alabama 35034 (70) ( )
Chairman: Foster A. Price

The Housing Authority of the
City of Brewton, Alabama
Post Office Box 712
Brewton, Alabama 36426 (115) ( )
Chairman: Lee M. Otts
Ex. Dir.: Joe B. Thompson, Jr.

The Housing Authority of the
City of Bridgeport, Alabama
c/o Mr. William L. Merritt, Ex. Dir.
Bridgeport, Alabama 35740 (30) (20)
Chairman: J. C. Henson, Jr.

The Housing Authority of the
City of Brundidge, Alabama
Brundidge, Alabama 36010 (40) ( )
Chairman: Frank Dean Tyner
Ex. Dir.: Kyser Herbert

The Housing Authority of the
Town of Calera, Alabama
Post Office Box 136
Calera, Alabama 35040 (76) ( )
Chairman: R. O. Dunaway
Ex. Dir.: Mrs. Brenace Birdsong

The Housing Authority of the
City of Carbon Hill, Alabama
Post Office Box 70
Carbon Hill, Alabama 35549 (70) (40)
Chairman: Herbert Stephens
Ex. Dir.: Mrs. Grace Burgess

The Housing Authority of the
Town of Carrollton, Alabama
Post Office Drawer I
Gordo, Alabama 35466 (50) ( )
Chairman: Burnett Skelton
Ex. Dir.: Herbert L. Geer

The Housing Authority of the
City of Centre, Alabama
Post Office Drawer B
Boaz, Alabama 35957 (74) ( )
Chairman: G. A. Johnson
Ex. Dir.: L. D. Akridge
For: Cedar Bluff (24) ( )

The Housing Authority of the
City of Chickasaw, Alabama
Post Office Box 11485
Chickasaw, Alabama 36611 (353) ( )
Chairman: C. E. Burrell
Ex. Dir.: Burke E. Langham

The Childersburg Housing Authority
of Childersburg, State of Alabama
Post Office Box 396
Childersburg, Alabama 35044 (120) (70)
Chairman: Ivan R. Smith
Ex. Dir.: Mrs. Paula Jones

The Housing Authority of the
City of Clanton, Alabama
Post Office Box 408
Clanton, Alabama 35045 (178) ( )
Chairman: B. E. Reeves
Ex. Dir.: Robert W. Powers

The Housing Authority of the
Town of Clayton, Alabama
c/o Mr. S. R. Wood, Ex. Dir.
Post Office Box 127
Clayton, Alabama 36016 (80) ( )
Chairman: T. E. West

The Housing Authority of the
Town of Collinsville, Alabama
Post Office Drawer B
Boaz, Alabama 35957 (40) ( )
Chairman: Duran Smith
Ex. Dir.: L. D. Akridge

The Housing Authority of the
City of Columbia, Alabama
Post Office Box F
Columbia, Alabama 36319 (17) ( )
Chairman: Jack McGriff
Ex. Dir.: Ben F. Oakley

ALABAMA - Continued

The Housing Authority of the
Town of Columbiana, Alabama
Post Office Box 498
Columbiana, Alabama 35051 (66) ( )
Chairman: James T. Whittemore
Ex. Dir.: Mrs. Cathrine G. Clark
For: Alabaster (46) ( )
SHELBY COUNTY Helena (26) ( )
Pelham ( ) ( )
Wilsonville (6) ( )

The Housing Authority of the
City of Cordova, Alabama
100 Stewart Street
Cordova, Alabama 35550 (110) ( )
Chairman: Fulmer Cooke
Ex. Dir.: Mrs. Naomi B. Thomas

The Housing Authority of the
City of Cottonwood, Alabama
Post Office Box 128
Cottonwood, Alabama 36320 (22) ( )
Chairman: John F. Lewis
Ex. Dir.: Mrs. Miriam Christmas

The Housing Authority of the
Town of Crossville, Alabama
Post Office Drawer B
Boaz, Alabama 35957 (10) (20)
Chairman: Thurston Johnston
Ex. Dir.: L. D. Akridge

The Housing Authority of the
City of Cullman, Alabama
Post Office Box 460
Cullman, Alabama 35055 (325) ( )
Chairman: Oscar Dunlap
Ex. Dir.: Spencer Kinney

The Housing Authority of the
City of Dadeville, Alabama
City Hall
Dadeville, Alabama 36853 ( ) (74)
Chairman: Jim B. Black
Ex. Dir.: W. M. McDonald

The Housing Authority of the
City of Daleville, Alabama
c/o Mr. W. D. Buckalew, Chairman
City Hall
Daleville, Alabama 36322 ( ) (70)
Ex. Dir.: Billy Adkins

Housing Authority of the
City of Decatur, Alabama
Post Office Box 878
Decatur, Alabama 35601 (701) (600)
Chairman: J. C. Howell
Ex. Dir.: Charles H. Parker

The Housing Authority of the
City of Demopolis, Alabama
Post Office Drawer 730
Demopolis, Alabama 36732 (180) ( )
Chairman: Clarence E. Brooker
Ex. Dir.: Melvin P. Levy

The Housing Authority of the
City of Dothan, Alabama
Post Office Box 1727
Dothan, Alabama 36301 (639) ( )
Chairman: G. L. Oppert, Sr.
Ex. Dir.: Paul Carpenter

The Housing Authority of the
City of Elba, Alabama
Post Office Box 183
Elba, Alabama 36323 (60) ( )
Chairman: S. T. Morrow
Ex. Dir.: Mrs. Mary C. Flowers

Housing Authority of the
City of Enterprise, Alabama
Post Office Box 469
Enterprise, Alabama 36330 (150) ( )
Chairman: T. E. Williamson
Ex. Dir.: Dan Brabham

The Housing Authority of the
City of Eufaula, Alabama
Chattahoochee Courts
Eufaula, Alabama 36027 (275) ( )
Chairman: W. F. Dixon
Ex. Dir.: Ross Foy

The Housing Authority of the
City of Eutaw, Alabama
221 Main Street
Eutaw, Alabama 35462 (50) ( )
Chairman: William C. Binion
Ex. Dir.: Richard K. Martin

The Housing Authority of the
City of Evergreen, Alabama
City Hall
Evergreen, Alabama 36401 (80) ( )
Chairman: D. T. Stuart, III
Ex. Dir.: Miller T. Sellers

Fairfield, Alabama Housing Authority
Post Office Box 352
Fairfield, Alabama 35064 (290) (250)
Chairman: C. J. Donald
Ex. Dir.: Mrs. Wilma Andrews

The Housing Authority of the
City of Fayette, Alabama
Post Office Box 266
Fayette, Alabama 35555 (100) (70)
Chairman: R. L. Smith
Ex. Dir.: Howard Stanley

The Housing Authority of the
Town of Flomaton, Alabama
c/o Mrs. Edith Arrant, Ex. Dir.
Post Office Box 300
Flomaton, Alabama 36441 (40) ( )
Chairman: Mrs. Myrtle H. Purefoy

The Housing Authority of the
City of Florala, Alabama
c/o Mr. Dale Twitchel, Ex. Dir.
Florala, Alabama 36442 (42) ( )
Chairman: W. E. Sims

ALABAMA - Continued

Florence Housing Authority
Post Office Box 816
Florence, Alabama 35631 (450) (300)
Chairman: Moody Redd
Ex. Dir.: Karl T. Tyree, Jr.

Housing Authority of the
City of Foley, Alabama
Post Office Box 657
Foley, Alabama 36535 ( ) (90)
Chairman: K. A. Manring
Ex. Dir.: Richard M. Sadowski

The Housing Authority of the
City of Fort Payne, Alabama
203 Thirteenth Street, N. W.
Fort Payne, Alabama 35967 (224) ( )
Chairman: W. Y. Shugart, Jr.
Ex. Dir.: Herbert G. Tate

The Housing Authority of the
Town of Frisco City, Alabama
Post Office Box 307
Frisco City, Alabama 36445 ( ) ( )
Chairman: Virgil J. Boen
Ex. Dir.:

Greater Gadsden Housing Authority
Post Office Box 1219
Gadsden, Alabama 35902 (1000) ( )
Chairman: A. L. Dickson
Ex. Dir.: W. B. Mills, Jr.

The Housing Authority of the
City of Georgiana, Alabama
Post Office Box 246
Georgiana, Alabama 36033 (100) ( )
Chairman: Fred Thigpen
Ex. Dir.: W. H. Clem

The Housing Authority of the
City of Goodwater, Alabama
City Hall
Goodwater, Alabama 35072 (40) ( )
Chairman: Walter S. Dowdle
Ex. Dir.: Ernest Pharr

The Housing Authority of the
Town of Gordo, Alabama
Post Office Drawer I
Gordo, Alabama 35466 (130) ( )
Chairman: J. K. Owens
Ex. Dir.: Herbert L. Geer

The Housing Authority of the
City of Greensboro, Alabama
c/o Mr. E. P. Martin, Ex. Dir.
Greensboro, Alabama 36744 (50) ( )
Chairman: John B. Deavours

The Housing Authority of the
City of Greenville, Alabama
Post Office Box 521
Greenville, Alabama 36037 (140) ( )
Chairman: Vernon Jackson
Ex. Dir.: Mrs. Emily R. Watts

Housing Authority of Guin, Alabama
Post Office Box 190
Hamilton, Alabama 35570 (120) (30)
Chairman: J. L. Holloway
Ex. Dir.: James F. Nix

The Guntersville Housing Authority,
Guntersville, Alabama
Post Office Box 4
Guntersville, Alabama 35976 (190) (110)
Chairman: Guy R. Coplin
Ex. Dir.: Watson Hooper

Housing Authority of
Hackleburg, Alabama
Post Office Box 190
Hamilton, Alabama 35570 (42) ( )
Chairman: Bluford Whitfield
Ex. Dir.: James F. Nix

The Haleyville Housing Authority
Haleyville, Alabama 35565 (226) ( )
Chairman: Rel Norris
Ex. Dir.: Ray Norris

Housing Authority of Hamilton, Alabama
Post Office Box 190
Hamilton, Alabama 35570 (160) (76)
Chairman: Loyd Killingsworth
Ex. Dir.: James F. Nix

For:	Addison	(16)	( )
	Arley	( )	( )
MARION COUNTY	Detroit	(12)	(28)
	Double Springs	(20)	(34)
	Hodges	(8)	( )
	Lynn	(16)	( )
	Vina	(10)	( )

The Housing Authority of the
Town of Hanceville, Alabama
Post Office Box 277
Hanceville, Alabama 35077 (30) ( )
Chairman: Clarence A. Hughes
Ex. Dir.: Ernest E. McNabb

The Housing Authority of the
City of Hartford, Alabama
c/o Mr. J. T. Holman, Ex. Dir.
RFD #2
Hartford, Alabama 36344 (70) ( )
Chairman: E. H. Anderson

The Housing Authority of the
City of Hartselle, Alabama
c/o Mr. Charles H. Parker, Ex. Dir.
Post Office Box 878
Decatur, Alabama 35601 (60) (120)
Chairman: Horace L. Roberts

The Housing Authority of the
City of Headland, Alabama
c/o Mr. Durell Whiddon, Ex. Dir.
Post Office Box 248
Headland, Alabama 36345 (50) ( )
Chairman: E. O. Posey

ALABAMA - Continued

The Housing Authority of the
Town of Heflin, Alabama
Post Office Box 313
Heflin, Alabama 36264 (34) ( )
Chairman: Carl H. Merrill
Ex. Dir.: William R. Haley

The Housing Authority of the
Town of Hobson City, Alabama
601 Park Avenue
Hobson City, Alabama 36201 (60) ( )
Chairman: G. W. Foster
Ex. Dir.: James D. Snow

Homewood Housing Authority
1903 29th Avenue, South
Homewood, Alabama 35209 ( ) ( )
Chairman: E. E. Craig
Ex. Dir.:

The Housing Authority of the
City of Huntsville, Alabama
Post Office Box 486
Huntsville, Alabama 35804 (1755) (400)
Chairman: W. O. Mason
Ex. Dir.: Nathan F. S. Porter

The Housing Authority of the
City of Jacksonville, Alabama
Post Office Box 497
Jacksonville, Alabama 36265 (98) ( )
Chairman:
Ex. Dir.: Mrs. Faith H. Pearson

The Housing Authority of the
City of Jasper, Alabama
Post Office Box 582
Jasper, Alabama 35501 (148) (248)
Chairman: George A. Moore
Ex. Dir.: W. W. Cannon

Rural Housing Authority of
Jefferson County, Alabama
2100 Walker Chapel Road
Fultondale, Alabama 35068
Chairman: Luther Coggin, Sr.
Ex. Dir.: Mrs. Chelsea M. Riley
For: Brookside (82) ( )
Fultondale (60) ( )
Jefferson County ( ) (150)
Warrior (78) ( )

The Housing Authority of the
Town of Kennedy, Alabama
Post Office Box 490
Vernon, Alabama 35592 ( ) (20)
Chairman: Waymon Fields
Ex. Dir.: Ray B. Hankins

The Housing Authority of the
City of Lafayette, Alabama
c/o Mr. F. Marion Hyatt, Ex. Dir.
Post Office Box 786
Opelika, Alabama 36801 (62) ( )
Chairman: J. C. Ramage

The Housing Authority of the
City of Lanett, Alabama
Post Office Box 351
Lanett, Alabama 36863 (200) (128)
Chairman: W. Y. Jordan
Ex. Dir.: Vernie Teel

Housing Authority of Leeds, Alabama
Post Office Box 195
Leeds, Alabama 35094 (115) ( )
Chairman: H. K. Blackmon
Ex. Dir.: Ernest L. Allman

The Housing Authority of the
City of Linden, Alabama
Linden, Alabama 36748 (50) ( )
Chairman: Paul Owensby
Ex. Dir.: R. H. Renner

The Housing Authority of the
City of Lineville, Alabama
Post Office Box 455
Lineville, Alabama 36266 (60) (36)
Chairman: C. L. Proctor
Ex. Dir.: Kenneth Cleveland
For: Wadley (20) ( )

The Housing Authority of the
Town of Livingston, Alabama
c/o Mr. Woodson Ennis, Chairman
Livingston, Alabama 35470 ( ) (60)
Ex. Dir.: Edward Ozment

The Housing Authority of the
City of Luverne, Alabama
c/o Mr. S. T. Windham, Ex. Dir.
Post Office Box 311
Luverne, Alabama 36049 (100) ( )
Chairman: Roy S. Beall

The Housing Authority of the
City of Marion,Alabama
Post Office Box 509
Marion, Alabama 36756 (60) ( )
Chairman: Gene Harris
Ex. Dir.: Rudolph Harrison

The Housing Authority of the
City of Midland City, Alabama
700 Morgan Lane
Midland City, Alabama 36350 (46) (20)
Chairman: W. J. Marshall
Ex. Dir.: W. M. Lewis

Housing Authority of the
Town of Millport, Alabama
Post Office Box 235
Millport, Alabama 35576 (44) ( )
Chairman: O. L. Hunt
Ex. Dir.: Edward L. Pratt

Mobile Housing Board
Post Office Box 1345
Mobile, Alabama 36601 (3330)(909)
Chairman: Max W. Morgan
Ex. Dir.: James R. Alexander, Jr.

ALABAMA - Continued

The Housing Authority of the
City of Monroeville, Alabama
Post Office Box 732
Monroeville, Alabama 36460 (100) ( )
Chairman: A. T. Lewis
Ex. Dir.: Cecil White

The Housing Authority of the
Town of Montevallo, Alabama
Post Office Box 13
Montevallo, Alabama 35115 (52) ( )
Chairman: Mrs. Pauline Rogan
Ex. Dir.: Mrs. Brenace Birdsong
For: Wilton (20) ( )

The Housing Authority of the
City of Montgomery, Alabama
1020 Bell Street
Montgomery, Alabama 36104 (3310) (350)
Chairman: Frank E. McGough
Ex. Dir.: L. B. Sullivan

The Housing Authority of the
City of Moulton, Alabama
Post Office Box 878
Decatur, Alabama 35601 (24) ( )
Chairman: Charles C. McWhorter
Ex. Dir.: Charles H. Parker

The Housing Authority of the
Town of New Brockton, Alabama
Post Office Box 21
New Brockton, Alabama 36351 (40) ( )
Chairman: J. K. Hayes
Ex. Dir.: Max P. Hayes

The Housing Authority of the
City of Newton, Alabama
Post Office Box 153
Newton, Alabama 36352 (34) ( )
Chairman: W. F. Morton
Ex. Dir.: Stanley B. Littleton

The Housing Authority of the
City of Northport, Alabama
Post Office Drawer 349
Northport, Alabama 35476 (250) (150)
Chairman: W. F. Barnes
Ex. Dir.: Florin W. White

The Housing Authority of the
City of Oneonta, Alabama
Post Office Box 120
Oneonta, Alabama 35121 (80) ( )
Chairman: W. L. Harris
Ex. Dir.: Mrs. Pauline Beasley

The Housing Authority of the
City of Opelika, Alabama
Post Office Box 786
Opelika, Alabama 36801 (410) (100)
Chairman: Hugh D. Whatley
Ex. Dir.: F. Marion Hyatt
For: Camp Hill (36) ( )

The Housing Authority of the
City of Opp, Alabama
South Barnes Street
Opp, Alabama 36467 (120) ( )
Chairman: Everett Wilson
Ex. Dir.: Mrs. Lewis Steele

The Housing Authority of the
City of Ozark, Alabama
Post Office Box 566
Ozark, Alabama 36360 (356) (50)
Chairman: Marvin Parker
Ex. Dir.: T. Glenn Weeks
For: Ariton (28) ( )

The Housing Authority of the
City of Parrish, Alabama
Post Office Box 8
Parrish, Alabama 35580 (18) ( )
Chairman: R. A. Gilbert
Ex. Dir.: Mrs. Madelyne Norris

Pell City Housing Authority
Post Office Box 553
Pell City, Alabama 35125 (48) ( )
Chairman: Gordon Wilcox
Ex. Dir.: Mrs. Emma Scott Milam

The Housing Authority of the
City of Phenix City, Alabama
Post Office Box 338
Phenix City, Alabama 36867 (1062) ( )
Chairman: Danny J. Howard
Ex. Dir.: J. A. Maddox

? Phil Campbell Housing Authority, Incorporated MARION COUNTY
Post Office Box 190
Hamilton, Alabama 35570 (42) ( )
Chairman: Seth B. Stalcup
Ex. Dir.: James F. Nix

The Housing Authority of the
City of Piedmont, Alabama
c/o Mr. C. S. Kerr, Jr., Ex. Dir.
Post Office Box 283
Piedmont, Alabama 36272 (86) (75)
Chairman: Edward W. Spoon

The Housing Authority of the
City of Prattville, Alabama
Post Office Box 6
Prattville, Alabama 36067 (76) ( )
Chairman: Clem Kilpatrick
Ex. Dir.: James N. Bass, Sr.

Housing Authority of the
City of Prichard, Alabama
Post Office Box 10307
Prichard, Alabama 36610 (656) ( )
Chairman: Francis N. Polizzi
Ex. Dir.: Dan Wilson

ALABAMA - Continued

Ragland Housing Authority
Post Office Box 69
Ragland, Alabama 35131 (40) ( )
Chairman: George G. Eden
Ex. Dir.: Mrs. Ted Brannon

Rainsville Housing Authority
c/o Mr. L. D. Akridge, Ex. Dir.
Post Office Drawer B
Boaz, Alabama 35957 (53) ( )
Chairman: Edmond G. Burke

Housing Authority of Red Bay, Alabama
Red Bay, Alabama 35582 (65) (60)
Chairman: Fred McCarthy, Jr.
Ex. Dir.: Mrs. Eugenia Nixon

Housing Authority of Reform, Alabama
Post Office Box 535
Reform, Alabama 35481 (60) ( )
Chairman: F. L. Orr
Ex. Dir.: Mrs. Dovie M. Elrod

Regional Housing Authority of Lawrence, Cullman and Morgan Counties, Alabama
c/o Mr. Guy D. Roberts, Temp. Sec.
Post Office Box 2132
Decatur, Alabama 35601
Chairman: Robert E. McGukin
Ex. Dir.:
For: Cullman County ( ) ( )
Morgan County ( ) ( )
Lawrence County ( ) ( )

The Housing Authority of the City of Roanoke, Alabama
Administration Building
Roanoke, Alabama 36274 (50) ( )
Chairman: J. H. Owens
Ex. Dir.: Lewis H. Hamner, Jr.

The Housing Authority of the City of Roosevelt City, Alabama
City Hall NOT LISTED
Roosevelt City, Alabama 35060 ( )( )
Chairman: Rev. F. P. Love
Ex. Dir.: Mrs. Mildred T. Dickerson

Russellville Housing Authority, Incorporated
Post Office Box 274
Russellville, Alabama 35653 (145) ( )
Chairman: Grady Mansell
Ex. Dir.: James E. May

The Housing Authority of the City of Samson, Alabama
City Hall
Samson, Alabama 36477 (154) ( )
Chairman: Francis L. King
Ex. Dir.: S. R. Stephens
For: Kinston (30) ( )
Geneva (60) ( )

The Housing Authority of the City of Scottsboro, Alabama
102 Worthington Street
Scottsboro, Alabama 35768 (270) ( )
Chairman: W. Carey Beddingfield
Ex. Dir.: Glenn Berry
For: Pisgah (20) ( )
Section (26) ( )

The Selma Housing Authority
Post Office Box S
Selma, Alabama 36701 (505) (122)
Chairman: Dr. Clinton S. Wilkinson
Ex. Dir.: Elliott Speed

Sheffield Housing Authority
Post Office Box 457
Sheffield, Alabama 35660 (350)(200)
Chairman: Julian Olim
Ex. Dir.: Roland B. Allen

The Housing Authority of the Town of Slocomb, Alabama
Post Office Box 340
Slocomb, Alabama 36375 (14) (20)
Chairman: Dale E. Knudson
Ex. Dir.: Jack White

The Stevenson, Alabama Housing Authority
Post Office Box 428
Stevenson, Alabama 35772 (94) ( )
Chairman: J. T. Carroll
Ex. Dir.: M. F. Matthews

The Housing Authority of the City of Sulligent, Alabama
Post Office Box 656
Sulligent, Alabama 35586 (126) ( )
Chairman: Henry Guyton
Ex. Dir.: Thomas C. Woods

The Sumiton Housing Authority, Inc.
c/o Mrs. Nancy Cantley, Ex. Dir.
Route #1, Box 61
Dora, Alabama 35062 (40) ( )
Chairman: James David Morgan

Sylacauga Housing Authority
Post Office Box 539
Sylacauga, Alabama 35150 (561) ( )
Chairman: Frank A. Colvard
Ex. Dir.: Miss Virginia S. West

The Housing Authority of the City of Talladega, Alabama
151 Curry Court
Talladega, Alabama 35160 (248) (250)
Chairman: J. C. Munroe
Ex. Dir.: William J. Munroe

The Housing Authority of the City of Tallassee, Alabama
Post Office Box 337
Tallassee, Alabama 36078 (100) ( )
Chairman: G. F. Logan
Ex. Dir.: R. M. Alton, Sr.

ALABAMA - Continued

Tarrant, Alabama Housing Authority
624 Bell Avenue
Tarrant, Alabama 35217 (52) ( )
Chairman: G. Thomas Riley
Ex. Dir.: Mrs. Margaret G. Whitfield

Top of Alabama Regional Housing Authority
c/o Mr. Bill Dobbins, Ex. Dir.
Post Office Box 308, City Hall Annex
Huntsville, Alabama 35804
Chairman: Ralph T. Abbott
For: DeKalb County ( ) ( )
Jackson County ( ) ( )
Limestone County ( ) ( )
Madison County ( ) ( )
Marshall County ( ) ( )

City of Triana Housing Authority
City Hall NOT LISTED
Madison, Alabama 35758 ( ) (12)
Chairman: Robert L. Toney
Ex. Dir.: George Malone

The Housing Authority of the City of Troy, Alabama
Post Office Box 321
Troy, Alabama 36081 ( ) (350)
Chairman: William T. Wilks
Ex. Dir.: J. B. Wiley

The Tuscaloosa Housing Authority
Post Office Box 2281
Tuscaloosa, Alabama 35401 (1317)( )
Chairman: R. H. McConnell
Ex. Dir.: Aaron D. Harris

The Housing Authority of the City of Tuscumbia, Alabama
Post Office Box 410
Tuscumbia, Alabama 35674 (118) (58)
Chairman: Dr. Loren Gary, Jr.
Ex. Dir.: Leo Berryman, Jr.

The Housing Authority of the City of Tuskegee, Alabama
Post Office Box 683
Tuskegee, Alabama 36083 (150) (250)
Chairman: Wright Lassiter, Jr.
Ex. Dir.: William P. Mitchell

The Housing Authority of the City of Union Springs, Alabama
Post Office Box 388
Union Springs, Alabama 36089 (150) ( )
Chairman: H. H. Morgan
Ex. Dir.: Fred B. Wilson

The Housing Authority of the Town of Uniontown, Alabama
c/o Mr. C. Dudley Pearson, Ex. Dir.
Post Office Box 455
Uniontown, Alabama 36786 (50) ( )
Chairman: Robert J. Long

The Housing Authority of the Town of Valley Head, Alabama
203 Thirteenth Street, N. W.
Fort Payne, Alabama 35967 (8) ( )
Chairman: V. C. Cooper
Ex. Dir.: Herbert G. Tate

The Housing Authority of the City of Vernon, Alabama
Route #2, Box 37
Vernon, Alabama 35592 (150) ( )
Chairman: Guy Watkins
Ex. Dir.: Ray B. Hankins

The Housing Authority of the Town of Vincent, Alabama
Post Office Box F
Vincent, Alabama 35178 (20) ( )
Chairman: A. E. Hinds
Ex. Dir.: Mrs. Paula Jones
For: Harpersville (12) ( )

Housing Authority of Walker County, Alabama
c/o Mr. Angus T. Ballenger, Ex. Dir.
Post Office Box Q
Dora, Alabama 35062
Chairman: H. R. Brown
For: Dora (30) ( )
Oakman (10) (30)

Housing Authority of Washington County, Alabama
Post Office Box 186
Chatom, Alabama 36518
Chairman: Monroe Plemmons
Ex. Dir.: Davis Bounds
For: Chatom (30) ( )

Housing Authority of the Town of Wedowee, Alabama
City Hall
Wedowee, Alabama 36278 ( ) ( )
Chairman: Robert A. Perry
Ex. Dir.:

The Winfield Housing Authority
Post Office Box 609
Winfield, Alabama 35594 (162) ( )
Chairman: Beverley K. Hollis
Ex. Dir.: C. R. Gibson

The Housing Authority of the Town of York, Alabama
York, Alabama 36925 (90) ( )
Chairman: J. P. Robinson
Ex. Dir.: W. Carl McDonald

I N D E X

LIST OF INACTIVE AUTHORITIES

ALABAMA 8-21-70

The Housing Authority of the
Town of Butler, Alabama
Post Office Box 585
Butler, Alabama
Chairman: Paul Nichols
Ex. Dir.: F. M. Myatt

The Housing Authority of the
Town of Camp Hill, Alabama
Post Office Box 786 NOW UNDER
Opelika, Alabama 36801 OPELIKA
Chairman: W. E. Landrum
Ex. Dir.: F. Marion Hyatt

Cherokee Housing Authority
c/o Mr. Roland B. Allen, Ex. Dir.
Post Office Box 449
Sheffield, Alabama 35661
Chairman: George W. Easterwood

The Housing Authority of the
City of Citronelle, Alabama
Post Office Box 384
Citronelle, Alabama
Chairman: Carl V. Tanner, Jr.
Ex. Dir.: E. L. Britton

The Housing Authority of the
City of East Brewton, Alabama
c/o Mr. L. J. Ellis, Ex. Dir.
Post Office Box 22
East Brewton, Alabama
Chairman: James H. Hodges

The Housing Authority of the
City of Geneva, Alabama
Post Office Box 24
Geneva, Alabama NOW HANDLED BY SAMSON
Chairman: Felix Brooks
Ex. Dir.: James W. Kelly

The Housing Authority of the
City of Leighton, Alabama
Post Office Box 410
Tuscumbia, Alabama 35674
Chairman: J. B. Harris
Ex. Dir.: Leo Berryman, Jr.

The Housing Authority of the
City of Muscle Shoals, Alabama
c/o Mr. C. E. Carmichael, Jr., Atty.
Tuscumbia, Alabama
Chairman: John H. Elledge
Ex. Dir.:

The Housing Authority of the
Town of Newville, Alabama
c/o Mr. Hugh D. Kirkland, Chairman
Newville, Alabama
Ex. Dir.: Durell Whiddon

The Housing Authority of the
Town of Oxford, Alabama
Town Hall
Oxford, Alabama
Chairman: A. H. Powell
Ex. Dir.:

The Housing Authority of the
Town of Rockford, Alabama
Rockford, Alabama
Chairman:
Ex. Dir.:

The Housing Authority of the
City of Thomasville, Alabama
c/o Mr. W. Johnson McCall, Ex. Dir.
Thomasville, Alabama
Chairman: T. E. Kimbrough

Trussville Housing Authority
Post Office Box 41
Trussville, Alabama
Chairman: William H. Natter
Ex. Dir.: John C. McKinnon

Wadley Housing Authority
c/o Mr. Lewis H. Hamner, Jr., Ex. Dir.
Box 544
Roanoke, Alabama NOW UNDER LINEVILLE
Chairman: Wyatt Lee Harris

LIST OF LOCAL HOUSING AUTHORITIES IN HOUSING ASSISTANCE OFFICE, ATLANTA

1st ( ) - Low-Rent Units Completed or Under Construction
2nd ( ) - Units Reserved But Not Under Construction

LOCAL HOUSING AUTHORITIES

STATE OF MISSISSIPPI 10-21-70

Housing Authority of the
City of Aberdeen, Mississippi
Post Office Box 69
Aberdeen, Mississippi 39730 (163) ( )
Chairman: W. E. Owen
Ex. Dir.: S. J. Jones

The Housing Authority of the
City of Amory, Mississippi
205 North Main Street
Amory, Mississippi 38821 (112) ( )
Chairman: John B. Wright
Ex. Dir.: J. S. Abney

The Housing Authority of the
Town of Baldwyn, Mississippi
Post Office Box 248
Baldwyn, Mississippi 38824 (24) ( )
Chairman: Leland N. Roberts
Ex. Dir.: L. H. Oakley

The Housing Authority of the
City of Bay St. Louis, Mississippi
324 Ballentine Street
Bay St. Louis, Mississippi (101) ( )
Zip Code: 39520
Chairman: Earl F. Ramond
Ex. Dir.: Mrs. James M. Wimbish

The Housing Authority of the
City of Biloxi, Mississippi
Post Office Box 447
Biloxi, Mississippi 39533 (553) (310)
Chairman: Victor B. Pringle
Ex. Dir.: Matthew P. Lyons

The Housing Authority of the
Town of Booneville, Mississippi
Post Office Box 349
Booneville, Mississippi (120) (40)
Zip Code: 38829
Chairman: Harold Robertson
Ex. Dir.: L. H. Oakley

The Housing Authority of the
City of Brookhaven, Mississippi
Post Office Box 641
Brookhaven, Mississippi (250) ( )
Zip Code: 39601
Chairman: M. C. Urban
Ex. Dir.: Mrs. O. L. Wyble

The Housing Authority of the
City of Canton, Mississippi
Post Office Box 77
Canton, Mississippi 39046 (150) ( )
Chairman: Thomas E. Tucker
Ex. Dir.: Mrs. Pat Cain

Choctaw Housing Authority
Mississippi Band of Choctaw Indians
c/o Mr. Phillip Martin, Chairman
Route #7, Box 21
Philadelphia, Mississippi ( ) ( )
Zip Code: 39350
Ex. Dir.:

The Housing Authority of the
City of Clarksdale, Mississippi
Post Office Box 908
Clarksdale, Mississippi (160) ( )
Zip Code: 38614
Chairman: James E. Merritt, Jr.
Ex. Dir.: Christine G. Mobley

Housing Authority of the
City of Cleveland, Mississippi
c/o Mr. John White Valentine, Ex. Dir.
City Hall
Cleveland, Mississippi 38732 ( ) ( )
Chairman: Charles W. Dean

The Housing Authority of the
Town of Collins, Mississippi
Town Hall
Collins, Mississippi 39428 ( ) ( )
Chairman: Paul Upton
Ex. Dir.:

The Housing Authority of the
City of Columbus, Mississippi
Post Office Box 648
Columbus, Mississippi (380) (100)
Zip Code: 39701
Chairman: Gen.William E. Roberts
Ex. Dir.: Shields Sims

The Housing Authority of the
City of Corinth, Mississippi
Post Office Box 1003
Corinth, Mississippi 38834 (190) ( )
Chairman: W. C. Stevenson
Ex. Dir.: Hugh A. Hopper

The Housing Authority of the
City of Durant, Mississippi
City Hall
Durant, Mississippi 39063 ( ) ( )
Chairman: Bobby Killebrew
Ex. Dir.: Mrs. Sally Brock

The Housing Authority of the
City of Ellisville, Mississippi
City Hall
Ellisville, Mississippi ( ) ( )
Zip Code: 39437
Chairman: Mrs. Virginia Turner
Ex. Dir.:

MISSISSIPPI - Continued

The Housing Authority of the
Town of Fayette, Mississippi
Town Hall
Fayette, Mississippi 39069 ( ) ( )
Chairman: Carroll J. McLaurin
Ex. Dir.:

The Housing Authority of the
City of Forest, Mississippi
City Hall, 120 South Davis Street
Forest, Mississippi 39074 ( ) ( )
Chairman: Charles Palmer
Ex. Dir.:

The Housing Authority of the
City of Greenville, Mississippi
Post Office Box 1251
Greenville, Mississippi ( ) ( )
Zip Code: 38701
Chairman: William S. Rode
Ex. Dir.: Robert M. Farrish

The Housing Authority of the
City of Greenwood, Mississippi
Post Office Box 1847
Greenwood, Mississippi 38930 ( ) ( )
Chairman: Richard Hayes
Ex. Dir.: James E. Higginbotham

The Housing Authority of the
City of Gulfport, Mississippi
Post Office Box 59
Gulfport, Mississippi 39501 (77) (23)
Chairman: Dalton McGuire
Ex. Dir.: (Acting) Huston Carter

The Housing Authority of the
City of Hattiesburg, Mississippi
Post Office Box 832
Hattiesburg, Mississippi (240) ( )
Zip Code: 39402
Chairman: J. B. Waltman
Ex. Dir.: T. Ed Rawls

The Housing Authority of the
City of Hazlehurst, Mississippi
c/o Mr. Herbert H. Johnson, Chairman
Post Office Box 246
Hazlehurst, Mississippi 39083 (100) ( )
Ex. Dir.:

Housing Authority of the
City of Holly Springs, Mississippi
Post Office Box 352
Holly Springs, Mississippi (90) ( )
Zip Code: 38635
Chairman: Harris Gholson
Ex. Dir.: Mrs. Sue Lowry

The Housing Authority of the
Town of Iuka, Mississippi
c/o Mrs. Carlyn McHaffey, Ex. Dir.
Iuka, Mississippi 38852 (26) ( )
Chairman: Frank Crossett

The Housing Authority of the
City of Jackson, Mississippi
Suite 414, Barnett Building
200 South President Street
Jackson, Mississippi 39201 ( ) (300)
Chairman: Malcolm E. Waren
Ex. Dir.: James R. Coulter

The Housing Authority of the
City of Laurel, Mississippi
Post Office Box 2245
Laurel, Mississippi 39440 (449) (274)
Chairman: Reuben Lott
Ex. Dir.: Mrs. L. M. Roark

The Housing Authority of the
City of Long Beach, Mississippi
City Hall
Long Beach, Mississippi (50) ( )
Zip Code: 39560
Chairman: Albert E. Easterling, Jr.
Ex. Dir.:

The Housing Authority of the
City of Louisville, Mississippi
Post Office Box 175
Louisville, Mississippi (80) ( )
Zip Code: 39339
Chairman: George Buckner
Ex. Dir.: David McCool

The Housing Authority of the
City of Lumberton, Mississippi
City Hall
Lumberton, Mississippi 39455 ( ) (70)
Chairman: A. A. Lowe
Ex. Dir.: C. W. Hoyt

The Housing Authority of the
City of Magnolia, Mississippi
City Hall
Magnolia, Mississippi 39652 ( ) ( )
Chairman: Leon Williamson
Ex. Dir.:

The Housing Authority of the
City of McComb City, Mississippi
Post Office Box 469
McComb City, Mississippi (535) ( )
Zip Code: 39648
Chairman: Gordon Banister
Ex. Dir.: Melton H. Moore

The Housing Authority of the
City of Meridian, Mississippi
Post Office Box 870
Meridian, Mississippi (1192) ( )
Zip Code: 39301
Chairman: Earl E. Hosey
Ex. Dir.: Arthur W. Richardson

MISSISSIPPI - Continued

Mississippi Regional Housing
Authority No. IV
Post Office Box 736
West Point, Mississippi 39773
Chairman: Willis N. Puckett, II
Ex. Dir.: James W. Hurst

For:		
Carroll County	( )	( )
Choctaw County	( )	( )
Clay County	( )	( )
Lowndes County	(100)	( )
Montgomery County	( )	( )
Winston County	( )	( )

Mississippi Regional Housing
Authority No. 5
Post Office Box 197
Newton, Mississippi 39345
Chairman: W. K. Prince
Ex. Dir.: George A. Smith

For:		
Bay Springs	( )	( )
Carthage	(24)	(46)
Decatur	(12)	( )
DeKalb	(16)	( )
Newton	(102)	( )
Philadelphia	(60)	( )
Taylorsville	(10)	( )
Union	(18)	( )
Walnut Grove	( )	( )

Mississippi Regional Housing
Authority No. VII
Post Office Box 998
McComb City, Mississippi 39648
Chairman: Gordon Banister
Ex. Dir.: Robert W. Brumfield

For:		
Fayette	(34)	( )
Gloster	(34)	( )
Monticello	(20)	( )
Osyka	(10)	( )
Roxie	(22)	( )
Magnolia	(50)	( )
Walthall County	(40)	( )

Mississippi Regional Housing
Authority No. VIII
Post Office Box 2347
Evergreen Station
Gulfport, Mississippi 39501
Chairman: C. L. Jacobson
Ex. Dir.: Alfred E. Rushing

For:		
Ellisville	(16)	( )
Gulfport	(330)	( )
Harrison County	(380)	(112)
Lumberton	(90)	( )
Moss Point	(132)	( )
Pascagoula	(350)	(100)
Pass Christian	(28)	( )
Poplarville	(30)	( )
Palmers Crossing	( )	( )
Wiggins	(16)	( )

The Housing Authority of the
City of Mound Bayou, Mississippi
City Hall
Mound Bayou, Mississippi ( ) ( )
Zip Code: 38762
Chairman: Felix Tate
Ex. Dir.:

Mount Olive Housing Authority
Town Hall
Mount Olive, Mississippi ( ) ( )
Zip Code: 39119
Chairman: Clifton Byrd
Ex. Dir.:

Natchez Housing Authority
Post Office Box 1185
Natchez, Mississippi 39120 ( ) ( )
Chairman: James C. Meng
Ex. Dir.: (Temp.) Kenneth Graves

The Housing Authority of the
City of New Albany, Mississippi
City Hall
New Albany, Mississippi ( ) ( )
Zip Code: 38652
Chairman: James R. Williams
Ex. Dir.:

The Housing Authority of the
City of Okolona, Mississippi
c/o Mr. Roy B. Evans, Ex. Dir.
Post Office Box 190
Okolona, Mississippi 38860 (67) ( )
Chairman: R. W. Chandler

Oxford Housing Authority
Post Office Box 488
Oxford, Mississippi 38655 ( ) (170)
Chairman: William Lewis, Jr.
Ex. Dir.: E. J. Lacoste

The Housing Authority of the
City of Pass Christian, Mississippi
Post Office Box 600
Pass Christian, Mississippi (90) ( )
Zip Code: 39571
Chairman: Dr. C. D. Taylor, Jr.
Ex. Dir.: J. Phillip Spruill

The Housing Authority of the
City of Picayune, Mississippi
Post Office Drawer 40
Picayune, Mississippi (175) ( )
Zip Code: 39466
Chairman: Hershel M. Harris
Ex. Dir.: Mrs. Mary E. Davis

The Housing Authority of the
City of Pontotoc, Mississippi
City Hall, 500 South Main Street
Pontotoc, Mississippi ( ) (60)
Zip Code: 38863
Chairman: Edward L. Lloyd
Ex. Dir.: Wright Hattox

MISSISSIPPI - Continued

The Housing Authority of the
Town of Richton, Mississippi
Post Office Box 34
Richton, Mississippi 39476 (20) ( )
Chairman: Joffrey Phillips
Ex. Dir.: Gene Yeatman

The Housing Authority of the
Town of Sardis, Mississippi
Post Office Box 395
Sardis, Mississippi 38666 (31) ( )
Chairman: Roy H. Sawyer
Ex. Dir.: Mrs. Mary Jane Short Wilson

The Housing Authority of the
City of Senatobia, Mississippi
Senatobia City Hall
Senatobia, Mississippi 38668 (40) (35)
Chairman: A. G. Johnson
Ex. Dir.: D. O. Miller

The Housing Authority of the
City of Shelby, Mississippi
c/o Mr. H. B. Smith, Ex. Dir.
Post Office Box 272
Shelby, Mississippi 38774 (24) ( )
Chairman: M. T. Eddleman

South Delta Economic Development
District, Inc.
Old Greenville Air Force Base
Post Office Box 833
Greenville, Mississippi 38701
President: John H. Teunisson, Jr.
Ex. Dir. : Walter M. Merritt

For:	Bolivar County	(200)	( )
	Ruleville	( )	( )
	Sunflower County	(347)	( )

The Housing Authority of the
City of Starkville, Mississippi
Post Office Box 795
Starkville, Mississippi (130) (150)
Zip Code: 39759
Chairman: Robert G. Wier
Ex. Dir.: E. F. McDowell

Housing Authority of the
Town of Summit, Mississippi
Post Office Box 998
McComb City, Mississippi (31) ( )
Zip Code: 39648
Chairman: Frank Watkins
Ex. Dir.: Robert W. Brumfield

The Housing Authority of the
Town of Sumrall, Mississippi
Post Office Box 157
Sumrall, Mississippi 39482 ( ) ( )
Chairman: Dr. A. M. McBryde
Ex. Dir.:

The Tennessee Valley Regional
Housing Authority (Miss. Reg. Authority No.I)
c/o Mr. Troy Norris, Chairman
Post Office Box 1338
Corinth, Mississippi 38834

For:	Alcorn County	(177)	(50)
	Chickasaw County	(100)	( )
	Itawamba County	(100)	( )
	Lee County	(154)	( )
	Monroe County	(100)	( )
	Pontotoc County	(60)	( )
	Prentiss County	(100)	( )
	Tippah County	(72)	( )
	Tishomingo County	(70)	( )
	Union County	(100)	( )

The Housing Authority of the
City of Tupelo, Mississippi
Post Office Box 3
Tupelo, Mississippi 38802 (370) ( )
Chairman: Harry Rutherford
Ex. Dir.: Howard D. Long

The Housing Authority of the
City of Vicksburg, Mississippi
Suite 203, Kaleel Building
Vicksburg, Mississippi 39180 (150)(200)
Chairman: O. E. Bradway, Jr.
Ex. Dir.: Robert G. Geoffroy

The Walnut Housing Authority
Post Office Box 128
Walnut, Mississippi 38683 (22) ( )
Chairman: L. P. Harrison
Ex. Dir.: Mrs. Alma Bell

The Housing Authority of the
City of Water Valley, Mississippi
HH-1, Blackmur Drive
Water Valley, Mississippi (86) ( )
Zip Code: 38965
Chairman: D. D. Crowson
Ex. Dir.: B. N. Suratt

The Housing Authority of the
Town of Waveland, Mississippi
Town Hall
Waveland, Mississippi (75) ( )
Zip Code: 39576
Chairman: Warren T. Durbin
Ex. Dir.: D. M. McIntyre

The Housing Authority of the
City of Waynesboro, Mississippi
c/o Mr. Reynolds Clark, Ex. Dir.
Post Office Box 22
Waynesboro, Mississippi (50) ( )
Zip Code: 39367
Chairman: O. F. Kimmons

MISSISSIPPI - Continued

The Housing Authority of the
City of West Point, Mississippi
Post Office Box 158
West Point, Mississippi (140) (100)
Zip Code: 39773
Chairman: John Bryan
Ex. Dir.: W. R. McClure, Jr.

The Housing Authority of the
City of Winona, Mississippi
Post Office Box 127
Winona, Mississippi 38967 (70) (80)
Chairman: R. L. Varner
Ex. Dir.: Mrs. Gladys Holloway

The Housing Authority of the
City of Yazoo City, Mississippi
200 Eleventh Street
Yazoo City, Mississippi (100) (150)
Zip Code: 39194
Chairman: Charles J. Jackson
Ex. Dir.: Richard V. Shurley, Jr.

I N D E X

LIST OF INACTIVE AUTHORITIES

MISSISSIPPI

10-21-70

The Housing Authority of the
Town of Ackerman, Mississippi
c/o Mr. Leonard Herrington, Jr., Chairman
Ackerman, Mississippi
Ex. Dir.: James D. Dobbs

Housing Authority of
Attalla County, Mississippi
c/o Mr. John C. Love, Chairman
Kosciusko, Mississippi

The Housing Authority of the
City of Charleston, Mississippi
c/o Mr. James Edward Venable, III, Ex. Dir.
Hughes Building
Charleston, Mississippi
Chairman: R. L. Walton

The Housing Authority of the
County of Clarke, Mississippi
c/o Mr. Jimmy Culpepper, Chairman
Quitman, Mississippi

The Housing Authority of the
Town of Coffeeville, Mississippi
c/o Coffeeville Insurance Agency
Coffeeville, Mississippi
Chairman: George Edwin Denley

Housing Authority of the
Town of Hernando, Mississippi
c/o Mr. Ross L. Franks, Ex. Dir.
Hernando, Mississippi
Chairman: J. R. Russum

The Housing Authority of the
Town of Houston, Mississippi
c/o Mr. John P. Fox, Chairman
Post Office Box 231
Houston, Mississippi
Ex. Dir.: W. W. Brand, Jr.

Mississippi Regional Housing
Authority No. II
Post Office Box 97
Tupelo, Mississippi
Chairman: Harris Gholson
Ex. Dir.: H. G. Sherrill

Mississippi Regional Housing
Authority No. VI
Post Office Box 2347
Evergreen Station
Gulfport, Mississippi 39503
Chairman: T. P. Bond

The Housing Authority of the
Town of Tylertown, Mississippi
c/o Mr. A. V. Jones, Chairman
Tylertown, Mississippi
Ex. Dir.:

LIST OF LOCAL HOUSING AUTHORITIES IN HOUSING ASSISTANCE OFFICE, ATLANTA

1st ( ) - Low-Rent Units Completed or Under Construction
2nd ( ) - Units Reserved But Not Under Construction

LOCAL HOUSING AUTHORITIES

10-26-70

STATE OF TENNESSEE

Athens Housing Authority
Post Office Box 308
Athens, Tennessee 37303 (230) (137)
Chairman: Harry L. Hawkins
Ex. Dir.: Larry T. Hines
For: Englewood (18) (42)

Bolivar Housing Authority
729 Margin Street
Bolivar, Tennessee 38008 (52) ( )
Chairman: John V. Anderson
Ex. Dir.: L. A. Shappley

The Bristol, Tennessee
Housing Authority
Post Office Box 3124
Bristol, Tennessee 37620 (262) ( )
Chairman: F. S. Taft
Ex. Dir.: Larry A. Carter

Brownsville Housing Authority
Post Office Box 197
Brownsville, Tennessee (156) ( )
Zip Code: 38012
Chairman: G. R. Bencraft
Ex. Dir.: Lyle Reid

Chattanooga Housing Authority
Post Office Box 1486
Chattanooga, Tennessee (2733) (2250)
Zip Code: 37401
Chairman: Joseph F. DiRisio
Ex. Dir.: Billy C. Cooper

The Clarksville Housing Authority
Post Office Box 603
Clarksville, Tennessee (510) ( )
Zip Code: 37040
Chairman: Maurice Martin
Ex. Dir.: Jesse W. Morrison

Cleveland Housing Authority
841 Eleventh Street, N. E.
Cleveland, Tennessee 37311 (350) ( )
Chairman: D. B. Lay
Ex. Dir.: Ira E. Farris

Clinton Housing Authority
825 McAdoo Street
Alexander Heights
Clinton, Tennessee 37716 (150) ( )
Chairman: L. B. Parker
Ex. Dir.: James B. Cheely

Columbia Housing Authority
Post Office Box 15
Columbia, Tennessee 38402 (140) ( )
Chairman: Frank McBride, Jr.
Ex. Dir.: J. Wilbur Berry

Cookeville Housing Authority
Post Office Box 400
Cookeville, Tennessee 38501 (200)(150)
Chairman:
Ex. Dir.: Dero Brown
For: Algood (20) ( )
Baxter (30) (20)
Celina (34) ( )
Gainesboro (24) ( )
Monterey (50) ( )

Covington Housing Authority
Post Office Box 88
Covington, Tennessee (180) ( )
Zip Code: 38019
Chairman: Otto R. Cherry
Ex. Dir.: A. P. Smith
For: Brighton (16) ( )
Henning (18) ( )

Town of Crossville Housing
Authority
c/o Mr. J. T. Goodwin, Ex. Dir.
Post Office Box 128
Crossville, Tennessee (129) (51)
Zip Code: 38555
Chairman: Coleman E. Morgan
For: Pikeville (12) ( )
Pleasant Hill ( ) (20)
Spring City (26) ( )

City of Dayton Housing Authority
South Railroad Street
Dayton, Tennessee 37321 (50) (110)
Chairman: Mike Schild, II
Ex. Dir.: Wallace Rice

Decherd Housing Authority
City Hall
Decherd, Tennessee 37324 (40) ( )
Chairman: I. S. Grizzell
Ex. Dir.:
For: Estill Springs ( ) ( )

Dickson Housing Authority
17 Arcade Building
Dickson, Tennessee 37055 ( ) (75)
Chairman: Charles L. Bowen
Ex. Dir.: Gray Cavender

The Dover Housing Authority
c/o Mr. A. R. Nelson, Temp. Sec.
Dover, Tennessee 37058 ( ) ( )
Chairman: Bailey Lisenbee
Ex. Dir.:

TENNESSEE - Continued

Dyersburg Housing Authority
Post Office Box 824
Dyersburg, Tennessee 38024 (305) ( )
Chairman: Alvin D. Wood
Ex. Dir.: Carl N. Sedberry
For: Halls (30) ( )
Kenton (10) ( )
Newbern (24) ( )
Ridgely (70) ( )
Trimble (10) ( )
Troy (10) ( )

Elizabethton Housing Authority
Post Office Box 189
Elizabethton, Tennessee (200) (126)
Zip Code: 37643
Chairman: Carl B. Malone
Ex. Dir.: Keith J. Honaker

Erin Housing Authority
c/o Mr. Jesse W. Morrison, Ex. Dir.
Post Office Box 603
Clarksville, Tennessee (30) ( )
Zip Code: 37040
Chairman: William H. Simpson

Erwin Housing Authority
c/o Mr. Joe Hendren, Ex. Dir.
Post Office Box 373
Erwin, Tennessee 37650 (70) ( )
Chairman: T. S. Hughes

Etowah, Tennessee Housing Authority
122 Circle Drive
Etowah, Tennessee 37331 (86) ( )
Chairman: J. Ray Sloop
Ex. Dir.: Mrs. Margaret M. Snyder

The Fayetteville Housing Authority
Post Office Box 812
Fayetteville, Tennessee (392) ( )
Zip Code: 37334
Chairman:
Ex. Dir.: Mrs. Louise H. Buchanan
For: Petersburg (20) ( )

Franklin Housing Authority
Post Office Box 304
Franklin, Tennessee 37064 (309) ( )
Chairman: William R. Ormes
Ex. Dir.: B. W. Jackson

Gallatin Housing Authority
Post Office Box 607
Gallatin, Tennessee 37066 (200) ( )
Chairman: J. W. Murray, Jr.
Ex. Dir.: W. S. Chaffin, Jr.
For: Carthage (38) ( )

Gallaway Housing Authority
c/o Mr. L. E. Gafford, Chairman
Gallaway, Tennessee 38036 ( ) (60)
Ex. Dir.:

not listed -

Gates Housing Authority
Town Hall
Gates, Tennessee 38037 ( ) ( )
Chairman: Frewl B. Buffaloe
Ex. Dir.:

Greeneville Housing Authority
Post Office Box 269
Greeneville, Tennessee (355) ( )
Zip Code: 37743
Chairman: J. Ross Reed
Ex. Dir.: Mrs. Betty G. Bales

Grundy Housing Authority
c/o Mr. Richard L. Partin, Temp. Sec.
Post Office Box 471
Tracy City, Tennessee 37387
Chairman: Craig Graham
Ex. Dir.:
For: Grundy County ( ) ( )

Halls Housing Authority
Big "J" Building
U. S. Highway 51
Halls, Tennessee 38040 ( ) ( )
Chairman: James L. Jones
Ex. Dir.: Va Crichfield

The Harriman, Tennessee Housing Authority
Post Office Box 341
Harriman, Tennessee 37748 (230) (94)
Chairman: Herschel S. Moody
Ex. Dir.: F. H. Bennett
For: Oakdale ( ) ( )

The Hartsville Housing Authority
c/o Mr. James H. Donoho, Ex. Dir.
Hartsville, Tennessee (74) ( )
Zip Code: 37074
Chairman: James Cunningham

Hohenwald Housing Authority
323 Mill Street
Hohenwald, Tennessee 38462 (75) (40)
Chairman: Woodrow Floyd
Ex. Dir.: Arthur F. Ray

Humboldt Housing Authority
1828 Baum Street
Humboldt, Tennessee 38343 (210) ( )
Chairman: Paul S. Ross
Ex. Dir.: Mrs. Martha B. Bell

The Huntingdon Housing Authority
Post Office Box 532
Huntingdon, Tennessee (50) ( )
Zip Code: 38344
Chairman: Parnell Taylor
Ex. Dir.: Robert M. Greene

Jackson Housing Authority
Post Office Box 3188
Jackson, Tennessee 38301
Chairman: Boyd Fleming
Ex. Dir.: E. Harry Thomas

TENNESSEE - Continued

Jefferson City Housing Authority
Post Office Box 348
Jefferson City, Tennessee (124) ( )
Zip Code: 37760
Chairman: Hugh Dorsey Burton
Ex. Dir.: J. G. Newman
For: Dandridge ( ) ( )

Jellico Housing Authority
Post Office Box 326
Jellico, Tennessee 37762 (126) ( )
Chairman: James F. Petrey
Ex. Dir.: James H. Albright

The Johnson City Housing Authority
Post Office Box 59
Johnson City, Tennessee (575) ( )
Zip Code: 37601
Chairman:
Ex. Dir.: Robert Sliger

Kingsport Housing Authority
Post Office Box 44
Kingsport, Tennessee 37622 (409) ( )
Chairman: Raymond Bennett
Ex. Dir.: Howard R. Poston

Kingston Housing Authority
514 West Cumberland Street
Kingston, Tennessee 37763 ( ) ( )
Chairman: Walter A. Russell
Ex. Dir.:

Knoxville Housing Authority, Inc.
901 Broadway, N. E.
Knoxville, Tennessee 37917 (4715) ( )
Chairman: George D. Montgomery
Ex. Dir.: F. Rodney Lawler

Lafayette Housing Authority
Post Office Box 607
Gallatin, Tennessee 37066 ( ) (30)
Chairman: Ronald Dycus
Ex. Dir.: W. S. Chaffin, Jr.

The LaFollette Housing Authority
Post Office Box 392
LaFollette, Tennessee 37766 (270) ( )
Chairman: R. L. Alexander
Ex. Dir.: Dewey S. Hunter
For: Huntsville (20) ( )
Jamestown (46) (36)
Lake City (80) (50)
New Tazewell (64) ( )
Oneida (92) ( )
Tazewell (64) ( )
Caryville ( ) (30)
Jacksboro ( ) (20)
Wartburg ( ) ( )

Lake County Housing Authority
Box 280
Tiptonville, Tennessee 38079
Chairman: Robert Dan Patterson
Ex. Dir.:
For: Lake County ( ) ( )

Lawrenceburg Housing Authority
1020 Smith Street
Lawrenceburg, Tennessee (220) ( )
Zip Code: 38464
Chairman: John Edd Brewer
Ex. Dir.: R. G. Dunn

Lebanon Housing Authority
Post Office Box 187
Lebanon, Tennessee 37087 (378) ( )
Chairman: Pierce W. Dodson
Ex. Dir.: James Rhea Clemmons
For: Watertown (18) ( )

Lenoir City Housing Authority
101 Oakwood Drive
Lenoir City, Tennessee (40) ( )
Zip Code: 37771
Chairman: James W. Hamilton
Ex. Dir.: R. M. Covington

Lewisburg Housing Authority
c/o Mr. William N. Lloyd, Ex. Dir.
First National Bank Building
Lewisburg, Tennessee (255) ( )
Zip Code: 37091
Chairman: George W. Turner

The Lexington Housing Authority
c/o Mr. William J. Rogers, Ex. Dir.
100 Willow Court
Lexington, Tennessee (120) ( )
Zip Code: 38351
Chairman: James W. McFarland

Linden Housing Authority
City Hall
Linden, Tennessee 37096 ( ) ( )
Chairman: R. H. Godwin, Jr.
Ex. Dir.:
For: Lobelville ( ) ( )

Livingston Housing Authority
Post Office Box 47
Livingston, Tennessee (100) ( )
Zip Code: 38570
Chairman: Verlin Hyder
Ex. Dir.: W. H. Holman
For: Byrdstown (12) ( )

Loudon Housing Authority
Loudon, Tennessee 37774 (50) ( )
Chairman: Don Canter
Ex. Dir.: Randel E. Johns
For: Philadelphia ( ) ( )

Manchester Housing Authority
710 Butler Circle
Manchester, Tennessee (70) ( )
Zip Code: 37355
Chairman: Basil B. McMahan
Ex. Dir.: Mrs. Glenna F. Poff

Martin Housing Authority
Post Office Box 143
Martin, Tennessee 38237 (120) ( )
Chairman: Thomas E. Fuller
Ex. Dir.: Thomas Stuart
For: Sharon ( ) (14)
Dresden ( ) (40)

TENNESSEE - Continued

The Maryville Housing Authority
Post Office Box 428
Maryville, Tennessee 37801 (150) ( )
Chairman: William Merle DeLaney
Ex. Dir.: Kenneth Devero

Maynardville Housing Authority
City Hall
Maynardville, Tennessee ( ) ( )
Zip Code: 37807
Chairman: Don Bridges
Ex. Dir.: Robert O. Johnson

McKenzie Housing Authority
City Hall
McKenzie, Tennessee 38201 ( ) (100)
Chairman: N. Howard Hansen
Ex. Dir.: Joe L. Ward

McMinnville Housing Authority
301 Hardaway Road
McMinnville, Tennessee 37110 (350) ( )
Chairman: Elvin L. Spangler
Ex. Dir.: Walter H. Griswold
For: Morrison ( ) (30)

Memphis Housing Authority
Post Office Box 68
Memphis, Tennessee 38101 (6437)(704)
Chairman: Paul Borda
Ex. Dir.: Orelle Ledbetter

Milan Housing Authority
458 South First Street
Milan, Tennessee 38358 (100) ( )
Chairman: C. B. Harrison
Ex. Dir.: Currie Drake

The Millington Housing Authority
4888 Bill Knight Road
Millington, Tennessee 38053 (90) ( )
Chairman: B. G. Maxwell
Ex. Dir.: James A. Wright

Moore County Housing Authority
County Courthouse
Lynchburg, Tennessee 37352
Chairman: Jim Tolley
Ex. Dir.:
For: Moore County ( ) ( )

Morristown Housing Authority
Post Office Box 497
Morristown, Tennessee 37814 (470) ( )
Chairman: Lon F. Price
Ex. Dir.: John E. Way
For: Sneedville (25) ( )
White Pine ( ) (36)

Mount Pleasant Housing Authority
Walton Circle
Mount Pleasant, Tennessee (98) ( )
Zip Code: 28474
Chairman: J. E. Hardison
Ex. Dir.: John C. Parrish

Murfreesboro Housing Authority
Post Office Box 278
Murfreesboro, Tennessee (475) ( )
Zip Code: 37131
Chairman: Edwin Ayers
Ex. Dir.: Tom T. Baugh

The Nashville Housing Authority
Post Office Box 846
Nashville, Tennessee (6044)(330)
Zip Code: 37202
Chairman: Dr. H. B. Crouch
Ex. Dir.: Jack D. Herrington

The Newbern Housing Authority
Post Office Box D
Newbern, Tennessee 38059 (55) ( )
Chairman: Joe Barker
Ex. Dir.: Mrs. Patricia Pendergrast
For: Obion ( ) ( )

Newport Housing Authority
Newport, Tennessee 37821 (120) ( )
Chairman: Fred L. Myers
Ex. Dir.: Jack A. Hixson

Oak Ridge Housing Authority
Municipal Building
Post Office Box 1
Oak Ridge, Tennessee 37830 ( ) ( )
Chairman: Robert G. Jordan
Ex. Dir.:

Oliver Springs Housing Authority
Post Office Box 341
Harriman, Tennessee 37748 (27) (48)
Chairman: Clifton Davis
Ex. Dir.: Fain H. Bennett

Paris Housing Authority
Post Office Box 149
Paris, Tennessee 38242 (196) ( )
Chairman: John L. Johnson
Ex. Dir.: Mrs. J. W. Robinson

Parsons-Decaturville Housing
Authority
Post Office Box 145
Parsons, Tennessee 38363 (74) ( )
Chairman: Jack Rushing
Ex. Dir.: Mrs. Edna McNeill

The Pikeville Housing Authority
c/o Mr. Alfred B. Richmond, Sr., Chairman
Post Office Box 217
Pikeville, Tennessee 37367 ( ) ( )
Ex. Dir.:

Portland Housing Authority
c/o Mr. W. S. Chaffin, Jr., Ex. Dir.
Post Office Box 607
Gallatin, Tennessee 37066 (40) (50)
Chairman: W. P. Stovall
For: Red Boiling
Springs (10) (30)

TENNESSEE - Continued

Pulaski Housing Authority
606 East Washington Street
Pulaski, Tennessee 38478 (247) (50)
Chairman: Harry Cohen
Ex. Dir.: James K. Blackburn

Ripley Housing Authority
c/o Mr. William A. Klutts, Ex. Dir.
Ripley, Tennessee 38063 (200) ( )
Chairman:

Rockwood Housing Authority
Post Office Box 238
Rockwood, Tennessee 37854 (50) (75)
Chairman: John H. Martin
Ex. Dir.: Walter C. Coppinger

Rogersville Housing Authority
609 Rogers Street
Rogersville, Tennessee 37857 (138) ( )
Chairman: Eastman Portrum
Ex. Dir.: Glen Carroll
For: Church Hill (50) ( )
Rutledge ( ) (16)
Surgoinsville ( ) ( )

Savannah Housing Authority
515 Jefferson Street
Savannah, Tennessee 38372 (62) ( )
Chairman: W. N. Freeman
Ex. Dir.: Edward C. Garey

Selmer Housing Authority
c/o Mr. Leon Jones, Chairman
Selmer, Tennessee 38375 ( ) ( )
Ex. Dir.:

Sequoyah Housing Authority
City Hall
Madisonville, Tennessee 37354
Chairman: William F. Johnston
Ex. Dir.:
For: Madisonville ( ) ( )

Sevierville Housing Authority
1200 East Gate Homes
Sevierville, Tennessee (34) ( )
Zip Code: 37862
Chairman: C. P. Wilson, Jr.
Ex. Dir.: Richard W. Lykens

Shelby County Housing Authority
Room 117, Shelby County Courthouse
Memphis, Tennessee 38103
Chairman: William Wolbrecht, Jr.
Ex. Dir.: J. T. Cole
For: Shelby County ( ) ( )

Shelbyville Housing Authority
Post Office Box 89
Shelbyville, Tennessee 37160 (256) ( )
Chairman: J. M. Tune
Ex. Dir.: V. C. Langley

The Smithville Housing Authority
Post Office Box 12
Smithville, Tennessee 37166 (64) ( )
Chairman: Billy Estes
Ex. Dir.: James G. Driver
For: Alexandria (20) ( )
Dowelltown (12) ( )
Liberty (12) ( )

South Carthage, Tennessee
Housing Authority
Post Office Box 607
Gallatin, Tennessee 37066 (38) ( )
Chairman: John C. Waggoner, Jr.
Ex. Dir.: W. S. Chaffin, Jr.
For: Gordonsville (12) ( )

South Fulton Housing Authority
Post Office Box 218
South Fulton, Tennessee ( ) ( )
Zip Code: 42041
Chairman: Rev. Gerald Stow
Ex. Dir.: Thurman M. Blake

South Pittsburg Housing Authority
Post Office Box 231
South Pittsburg, Tennessee (202) ( )
Zip Code: 37380
Chairman: W. H. Graham
Ex. Dir.: Robert Sherrill

The Sparta Housing Authority
Post Office Box 419
Sparta, Tennessee 38583 (62) (80)
Chairman: John T. Shockley
Ex. Dir.: John F. Metcalf
For: Spencer (20) ( )

Springfield Housing Authority
Post Office Box 398
Springfield, Tennessee (315) ( )
Zip Code: 37172
Chairman: Edgar F. Ewton
Ex. Dir.: E. M. Beck

Stanton Housing Authority
c/o Mr. Samuel E. Gardner, Chairman
Stanton, Tennessee 38069 ( ) ( )
Ex. Dir.:

Sweetwater Housing Authority
c/o Mr. Kenneth E. Ingram, Ex. Dir.
Sweetwater, Tennessee (40) ( )
Zip Code: 37874
Chairman: William E. Howe

Trenton Housing Authority
Post Office Box 220
Trenton, Tennessee 38382 (162) ( )
Chairman:
Ex. Dir.:

Tullahoma Housing Authority
Coop Building
Tullahoma, Tennessee 37388 (108) ( )
Chairman: Paul Pyle
Ex. Dir.: Joseph M. Carter

TENNESSEE - Continued

Union City Housing Authority
Post Office Box 608
Union City, Tennessee 38261 (241) (100)
Chairman: Paul G. Hudgins
Ex. Dir.: J. T. Witherspoon

The Waverly Housing Authority
Brookside Drive
Waverly, Tennessee 37185 (70) (50)
Chairman: Jess Bowen, Jr.
Ex. Dir.: Orbin Pegram

Winchester Housing Authority
Post Office Box 86
Winchester, Tennessee 37398 (114) ( )
Chairman: F. V. Frassrand
Ex. Dir.: Mrs. Virginia Collins

Woodbury Housing Authority
115 Hamilton Street
McMinnville, Tennessee (30) (25)
Zip Code: 37110
Chairman: Paul L. Reed
Ex. Dir.: Mrs. Patricia Poore

LIST OF INACTIVE AUTHORITIES

Coalmont-Tracy City Housing
Authority
Post Office Box 97
Tracy City, Tennessee
Chairman: Robert E. Gross
Ex. Dir.:
For: Coalmont
Tracy City

CITY
COUNTY
REGIONAL } HOUSING AUTH.

— INACTIVE AUTHORITIES

LIST OF LOCAL HOUSING AUTHORITIES IN HOUSING ASSISTANCE OFFICE, ATLANTA

1st ( ) - Low-Rent Units Completed or Under Construction
2nd ( ) - Units Reserved But Not Under Construction

LOCAL HOUSING AUTHORITIES

STATE OF NORTH CAROLINA 10-30-70

Ahoskie Housing Authority
c/o Mr. Joseph J. Flythe, Chairman
City Hall
Ahoskie, North Carolina 27910 ( ) ( )
Ex. Dir.:

Housing Authority of the
City of Albemarle, North Carolina
c/o Mr. Claud Grigg, Chairman
Box 190
Albemarle, North Carolina ( ) (200)
Zip Code: 28001
Ex. Dir.: Jack F. Neel (Temp.)

Andrews Housing Authority
c/o Mr. R. E. Heaton, Ex. Dir.
Andrews, North Carolina 28901 (50) ( )
Chairman: F. W. Swan

Angier Housing Authority
Town Hall
Angier, North Carolina 27501 ( ) ( )
Chairman: Haywood Hall
Ex. Dir.:

The Apex Housing Authority
c/o Mr. Joel E. Davis, Chairman
Town Hall
Apex, North Carolina 27502 ( ) ( )
Ex. Dir.:

Asheboro Housing Authority
c/o Dr. John L. Cochran, Jr., Chairman
Asheboro, North Carolina ( ) (200)
Zip Code: 27203
Ex. Dir.: Charley W. Miller

Housing Authority of the
City of Asheville
Post Office Box 1898
Asheville, North Carolina (1484) (658)
Zip Code: 28802
Chairman: Jack Stewart
Ex. Dir.: (Acting) Charles A. Clark

Ayden Housing Authority
Post Office Box 482
Ayden, North Carolina 28513 ( ) (125)
Chairman: Warren W. Bishop
Ex. Dir.:

Housing Authority of the
Town of Beaufort
Post Office Box 390
Beaufort, North Carolina (100) ( )
Zip Code: 28516
Chairman: J. O. Barbour, Jr.
Ex. Dir.: Ivey V. Mason, Jr.

Belmont Housing Authority
c/o Mr. Bobby G. Curtis, Chairman
Post Office Box 734
Belmont, North Carolina 28012 ( ) ( )
Ex. Dir.:

Benson Housing Authority
400 South Dunn Street
Benson, North Carolina (50) ( )
Zip Code: 27504
Chairman: Raymond Sanders
Ex. Dir.: J. Ryal Johnson

Biscoe Housing Authority
Post Office Box 207
Biscoe, North Carolina ( ) ( )
Zip Code: 27209
Chairman: W. C. Martin, Jr.
Ex. Dir.:

Bladenboro Housing Authority
Town Hall
Bladenboro, North Carolina ( ) ( )
Zip Code: 28320
Chairman: C. O. Bridger
Ex. Dir.:

Boone Housing Authority
City Hall
Boone, North Carolina 28607 ( ) ( )
Chairman: Dr. G. K. Moore
Ex. Dir.:

Brevard Housing Authority
127 West Main Street
Brevard, North Carolina ( ) (100)
Zip Code: 28712
Chairman: Cecil J. Hill
Ex. Dir.: Charles S. Dunlop

Burlington Housing Authority
Post Office Box 2380
Burlington, North Carolina (250) ( )
Zip Code: 27215
Chairman: Robert L. Pate
Ex. Dir.: Charles M. Coleman
For: Alamance County ( ) ( )

Canton Housing Authority
c/o Mr. William Churm, Chairman
Canton, North Carolina ( ) ( )
Zip Code: 28716
Ex. Dir.:

Carrboro Housing Authority (SEE ALSO CHATHAM CO. HOUS. AUTH.)
Town Hall
Carrboro, North Carolina ( ) ( )
Zip Code: 27510
Chairman: Ernest L. Riggsbee
Ex. Dir.:

Carthage Housing Authority
c/o Mr. Thomas B. Caddell, Chairman
Post Office Box 524
Carthage, North Carolina ( ) (50)
Zip Code: 28327
Ex. Dir.: Roy Utley

NORTH CAROLINA - Continued

Chadbourn Housing Authority
c/o Mr. L. P. Ward, Chairman
Post Office Box 464
Chadbourn, North Carolina ( ) ( )
Zip Code: 28431
Ex. Dir.:

Chapel Hill Housing Authority
Post Office Box 328
Chapel Hill, North Carolina (210) ( )
Zip Code: 27514
Chairman: Edwin Caldwell, Sr.
Ex. Dir.: Mrs. Gloria M. Williams

Housing Authority of the
City of Charlotte, North Carolina
200 West Ninth Street
Charlotte, North Carolina (3863) (1057)
Zip Code: 28202
Chairman: Earl J. Gluck
Ex. Dir.: J. D. Lowman

Chatham County Housing Authority
c/o Mr. Coolidge Porterfield, Ex. Dir.
110 Barnes Street
Carrboro, North Carolina 27510 (SEE ALSO CITY HOUSING AUTH.)
Chairman: Robert L. Gunn
For: Chatham County ( ) ( )

Clarkton Housing Authority
c/o Mr. Jimmy Adcock, Temp. Sec.
Town Hall
Clarkton, North Carolina ( ) ( )
Zip Code: 28433
Chairman: George Lennon Clark
Ex. Dir.:

City of Clayton Housing Authority
c/o Rev. Rufus H. Stark, II, Chairman
Post Office Box 311
Clayton, North Carolina ( ) ( )
Zip Code: 29520
Ex. Dir.:

Columbus County Housing Authority
c/o Mr. James R. Rabon, Chairman
Columbus County Economic Development Comm.
Whiteville, North Carolina 28472
Ex. Dir.:
For: Columbus County ( ) ( )
Fair Bluff ( ) ( )

Housing Authority of the
City of Concord
Post Office Box 382
Concord, North Carolina (152) ( )
Zip Code: 28025
Chairman: Everette L. Helms
Ex. Dir.: C. B. Barber

Dunn Housing Authority
c/o Mr. George H. Carroll, Chairman
500 South Clinton
Dunn, North Carolina 28334 ( ) (150)
Ex. Dir.: Howard M. Lee

Housing Authority of the
City of Durham, North Carolina
533 East Main Street
Durham, North Carolina (1690) (790)
Zip Code: 27701
Chairman: Carl R. Harris
Ex. Dir.: C. S. Oldham

I. Eastern Carolina Regional
Housing Authority
Post Office Box 1315
Goldsboro, North Carolina 27530
Chairman: I. E. Pittman
Ex. Dir.: A. P. Winfrey, Jr.
For: Clinton (170) ( )
Havelock (50) ( )
Morehead City (90) ( )
Wayne County (90) ( )

East Spencer Housing Authority
Post Office Box 500
Salisbury, North Carolina ( ) ( )
Zip Code: 28144
Chairman: D. S. Bankett
Ex. Dir.: Anthony J. Lampron (SEE ALSO EAST SPENCER HSG. AUTH.)

Edenton Housing Authority
c/o Mr. L. F. Amburn, Jr., Ex. Dir.
Post Office Box 28
Edenton, North Carolina ( ) (100)
Zip Code: 27932
Chairman: Jack Habit

Elizabeth City Housing Authority
Post Office Box 1485
Elizabeth City, North Carolina (250) (80)
Zip Code: 27909
Chairman: Charles T. Bennett
Ex. Dir.: O. R. Symons

Elizabethtown Housing Authority
c/o Mr. G. Donald Wayne, Temp. Sec.
Municipal Building
Elizabethtown, North Carolina ( )( )
Zip Code: 28337
Chairman: W. H. Stanley
Ex. Dir.:

Elkin Housing Authority
c/o Mr. C. Louis Neaves, Chairman
Elkin, North Carolina ( ) ( )
Zip Code: 28621
Ex. Dir.:

Fairmont Housing Authority
Post Office Box 661
Fairmont, North Carolina (50) ( )
Zip Code: 28340
Chairman: J. M. Prevatte
Ex. Dir.: Mrs. Elizabeth Mackie

Farmville, North Carolina
Housing Authority
104 East Wilson Street
Farmville, North Carolina (150) ( )
Zip Code: 27828
Chairman: Thomas E. Anderson
Ex. Dir.: Lloyd J. Engelhardt

NORTH CAROLINA - Continued

Housing Authority of the
City of Fayetteville
Post Office Box 710
Fayetteville, North Carolina (804)(108)
Zip Code: 28302
Chairman: Dr. William T. Holland
Ex. Dir.: Robert H. Ward

Forest City Housing Authority
Town Hall
Forest City, North Carolina ( ) (75)
Zip Code: 28043
Chairman: Charles E. Freeman
Ex. Dir.: Charles E. Butler

Garland Housing Authority
Post Office Box 207
Garland, North Carolina 28441 ( ) ( )
Chairman: Milton Carter
Ex. Dir.:

Gastonia Housing Authority
c/o Mr. James W. Greer, Ex. Dir.
Post Office Box 1982
Gastonia, North Carolina (467) (100)
Zip Code: 28052
Chairman: W. H. Keith

Housing Authority of the
City of Goldsboro, N. C.
Post Office Box 1403
Goldsboro, North Carolina (825)(350)
Zip Code: 27530
Chairman: Herbert B. Hulse, Sr.
Ex. Dir.: J. W. Edmundson

The Graham Housing Authority
Post Office Box 89
Graham, North Carolina (100) ( )
Zip Code: 27253
Chairman: Calvin F. Smith
Ex. Dir.: Rev. John P. Littiken
For: Alamance County ( ) ( )

Housing Authority of the
City of Greensboro
Post Office Box 3115
Greensboro, North Carolina (1857)(494)
Zip Code: 27402
Chairman: Dr. W. L. T. Miller
Ex. Dir.: William C. Gordon (SEE ALSO CITY OF MADISON HSG. AUTH.)

Housing Authority of the
City of Greenville, North Carolina
Post Office Box 1426
Greenville, North Carolina (653)(200)
Zip Code: 27834
Chairman: James E. Sutton
Ex. Dir.: A E Dubber

Hamlet Housing Authority
Post Office Box 546
Hamlet, North Carolina (130)(100)
Zip Code: 28345
Chairman: Prentice Taylor
Ex. Dir.: J. C. Bennett

Hendersonville Housing Authority
203 Justice Street
Hendersonville, North Carolina (248)(52)
Zip Code: 28739
Chairman: T. B. Meadows
Ex. Dir.: A. S. Browning, Jr.
For: Henderson County ( ) (52)

Hertford Housing Authority
c/o Mr. Henry C. Sullivan, Ex. Dir.
Post Office Box 166
Hertford, North Carolina (44) ( )
Zip Code: 27944
Chairman: H. C. Stokes, Jr.

City of Hickory Public Housing
Authority
City Hall
Post Office Box 398
Hickory, North Carolina (222) ( )
Zip Code: 28601
Chairman: James C. Barker
Ex. Dir.: David Johnson

Housing Authority of the
City of High Point
701 East Green Drive
High Point, North Carolina (965)(350)
Zip Code: 27260
Chairman: F. C. Morehead
Ex. Dir.: D. B. Hubbard, Sr.

Hot Springs Housing Authority
c/o Mrs. Fannie E. Foster, Ex. Dir.
Post Office Box 296
Hot Springs, North Carolina (20) ( )
Zip Code: 28743
Chairman: Mrs. Maud G. Long

City of Jacksonville
Housing Authority
Municipal Building
Jacksonville, North Carolina ( ) ( )
Zip Code: 28540
Chairman: James G. Jones
Ex. Dir.:

Kings Mountain Housing Authority
201 McGill Court
Kings Mountain, North Carolina (200)( )
Zip Code: 28086
Chairman: John L. McGill
Ex. Dir.: Thomas W. Harper

Housing Authority of the
City of Kinston, North Carolina
Post Office Box 674
Kinston, North Carolina (800) ( )
Zip Code: 28501
Chairman: J. E. May
Ex. Dir.: Roland L. Paylor, Jr.

Housing Authority of the
Town of Laurinburg
Post Office Box 1637
Laurinburg, North Carolina (300) (200)
Zip Code: 28352
Chairman: L. Barron Mills
Ex. Dir.: Miss Flora Belle McLean

NORTH CAROLINA - Continued

Lenoir Housing Authority
Post Office Box 659
Lenoir, North Carolina 28645 ( ) (100)
Chairman: James A. Clark
Ex. Dir.:

Lexington Housing Authority
Post Office Box 1085
Lexington, North Carolina (130) ( )
Zip Code: 27292
Chairman: Mrs. Mary L. Caple
Ex. Dir.: Roger Nichols

Lincolnton Housing Authority
c/o Mr. Gilbert L. Rosser, Chairman
Post Office Box 753
Lincolnton, North Carolina ( ) (200)
Zip Code: 28092
Ex. Dir.: James D. Peeler

Housing Authority of the
City of Lumberton
Post Office Box 962
Lumberton, North Carolina (275)(400)
Zip Code: 28358
Chairman: Jack E. Mohr
Ex. Dir.: F. M. Davis

Madison Housing Authority
c/o Mr. William C. Gordon, Ex. Dir. (SEE ALSO GREENSBORO HSG AUTH)
Post Office Box 3115
Greensboro, North Carolina (50) ( )
Zip Code: 27402
Chairman: Harold W. Gee

Marshall Housing Authority
c/o Mrs. Arline L. Tweed, Ex. Dir.
Marshall, North Carolina ( ) (50)
Zip Code: 28753
Chairman: J. Leonard Baker

Mars Hill Housing Authority
Post Office Box 186
Mars Hill, North Carolina (47) ( )
Zip Code: 28754
Chairman: Henry Clay Edwards
Ex. Dir.: William B. Zink

Marshville Housing Authority
Post Office Box 804
Monroe, North Carolina 28110 ( ) (42)
Chairman: J. A. Beard
Ex. Dir.: Ray H. Wheeling (SEE ALSO MONROE HSG. AUTH.)

Maxton Housing Authority
Post Office Box 126
Maxton, North Carolina 28364 (50) ( )
Chairman: Henry F. Carter, Jr.
Ex. Dir.: Paul S. Steed

Maysville Housing Authority
Post Office Box 626
Maysville, North Carolina ( ) ( )
Zip Code: 28555
Chairman: G. S. Pelletier
Ex. Dir.:

McDowell County Housing Authority
McDowell County Courthouse
Marion, North Carolina 28752
Chairman: Dr. Michael A. McCall
Ex. Dir.:
For: McDowell County ( ) ( )

II. Mid-East Regional Housing Authority
Post Office Box 1218
Washington, North Carolina 27889
Chairman: N. Worth Chesson
Ex. Dir.: Frank M. Kivett
For: Beaufort County (85) ( )
Bertie County (110) ( )
Hyde County (35) ( )
Martin County (75) ( )
Washington County (35) ( )

Monroe Housing Authority
c/o Mr. Ray H. Wheeling, Ex. Dir. (SEE ALSO MARSHVILLE HSG. AUTH.)
Post Office Box 804
Monroe, North Carolina (210) ( )
Zip Code: 28110
Chairman: John W. Adams

Mooresville Housing Authority
Post Office Box 787
Mooresville, North Carolina (76) ( )
Zip Code: 28115
Chairman: Jack E. Duffy
Ex. Dir.: Lloyd B. Cashion

Morganton Housing Authority
Post Office Box 1053
Morganton, North Carolina (100) (150)
Zip Code: 28655
Chairman: Charles L. Winters, Jr.
Ex. Dir.: Harry B. Wrighton

Housing Authority of the
Town of Mount Airy, North Carolina
Post Office Box 767
505 Jefferies Street
Mount Airy, North Carolina (150) (150)
Zip Code: 27030
Chairman: Hugh L. Hennis
Ex. Dir.: David W. Hemmings

Mount Gilead Housing Authority
Post Office Box 158
Mount Gilead, North Carolina (30) ( )
Zip Code: 27306
Chairman: J. J. Russell
Ex. Dir.: Mrs. Elizabeth P. Safrit

Mount Holly Housing Authority
City Hall
Mount Holly, North Carolina ( ) ( )
Zip Code: 28120
Chairman: Frank Cochran
Ex. Dir.: Tom McIntyre

Mount Olive Housing Authority
114 East James Street
Mount Olive, North Carolina ( ) ( )
Zip Code: 28365
Chairman: William F. Harper
Ex. Dir.:

NORTH CAROLINA - Continued

Murfreesboro Housing Authority
c/o Mr. H. W. Whitley, Chairman
Murfreesboro, North Carolina ( ) ( )
Zip Code: 27855
Ex. Dir.: (Acting) H. King Burgwyn, Jr.

Housing Authority of the
City of Murphy
101 Beal Circle
Murphy, North Carolina 28906 (40) (40)
Chairman: C. L. Alverson
Ex. Dir.: Ben D. Palmer

Nash County Housing Authority
c/o Mr. Edward A. White, Chairman
Nashville, North Carolina 27856
Ex. Dir.:
For: Nash County ( ) ( )

Housing Authority of the
City of New Bern
Post Office Box 550
New Bern, North Carolina 28561 (579)( )
Chairman: Grover C. Fields
Ex. Dir.: Charles F. Taylor

North Wilkesboro Housing Authority
c/o Mr. John A. Walker, Chairman
Post Office Box 1162
North Wilkesboro, North Carolina ( )(105)
Zip Code: 28659
Ex. Dir.: Rev. Gaither Blackwelder

Orange County Housing Authority
110 Barnes Street
Carrboro, North Carolina 27510
Chairman: Carl M. Smith
Ex. Dir.: Coolidge A. Porterfield, Jr.
For: Orange County ( ) ( )

Oxford Housing Authority
Post Office Box 1126
Oxford, North Carolina 27565 ( ) (200)
Chairman: Dr. John W. Watson
Ex. Dir.: (Temp) John K. Nelms

Pembroke Housing Authority
c/o Mr. William L. Oxendine, Chairman
Pembroke, North Carolina ( ) ( )
Zip Code: 28372
Ex. Dir.:

Plymouth Housing Authority
Municipal Building
Plymouth, North Carolina ( ) (30)
Zip Code: 27962
Chairman: Ralph G. Plumblee
Ex. Dir.: S. R. Snyder

Qualla Housing Authority (NOT ON MAP)
Post Office Box 572
? Cherokee, North Carolina (116)(100)
Zip Code: 28719
Chairman: Charles L. Acree
Ex. Dir.: John David Arch

Housing Authority of the
City of Raleigh, North Carolina
Post Office Box 1007
Raleigh, North Carolina (1490)(422)
Zip Code: 27605
Chairman: Robert B. Broughton
Ex. Dir.: W. E. Ragan, Sr.

Randleman Housing Authority
c/o Mr. Bobby G. Williams, Ex. Dir.
Randleman, North Carolina (80) (30)
Zip Code: 27317
Chairman:

Reidsville Housing Authority
c/o Mr. Lee R. Stanley, Jr., Chairman
Post Office Box 1140
Reidsville, North Carolina ( ) ( )
Zip Code: 27320
Ex. Dir.:

III. Roanoke-Chowan Regional
Housing Authority
c/o Mrs. Leigh W. Tinsley, Ex. Dir.
23 East Tenth Street
Roanoke Rapids, North Carolina 27870
Chairman: William E. Howell
For: Halifax County ( ) ( )
Hertford County ( ) ( )
Northampton County ( ) ( )

Roanoke Rapids Housing Authority
209 Roanoke Avenue
Roanoke Rapids, North Carolina ( )( )
Zip Code: 27870
Chairman: Robert G. Liverman
Ex. Dir.:

Robersonville Housing Authority
Post Office Box 654
Robersonville, North Carolina (50) ( )
Zip Code: 27871
Chairman: Gene W. Taylor
Ex. Dir.: Ralph S. Mobley

The Robeson County Housing Authority
Courthouse
Box 699
Lumberton, North Carolina 28358
Chairman: Earl Clark
Ex. Dir.: W. W. Barnes (Actg.)
For: Robeson County (100) ( )

Rockingham Housing Authority
Post Office Box 177
Rockingham, North Carolina (150) (75)
Zip Code: 28379
Chairman: John C. Moss
Ex. Dir.: W. F. Clark

Housing Authority of the
City of Rocky Mount, North Carolina
Post Office Box 4247
Rocky Mount, North Carolina (820) ( )
Zip Code: 27803
Chairman: M. S. Hayworth
Ex. Dir.: William H. McIntyre

NORTH CAROLINA - Continued

Rowan County Housing Authority
Post Office Drawer 500
Salisbury, North Carolina 28144
Chairman: Paul W. Carter
Ex. Dir.: Anthony J. Lampron
For: Rowan County ( ) ( )

Roxboro Housing Authority
c/o Mr. Clarence Burch, Ex. Dir.
Post Office Box 496
Roxboro, North Carolina 27573 (150) ( )
Chairman: R. D. Cleveland

Rutherfordton Housing Authority
Rutherfordton, North Carolina ( ) ( )
Zip Code: 28139
Chairman: Wallace R. Carpenter
Ex. Dir.:

Housing Authority of the
City of Salisbury, North Carolina
Post Office Box 159
Salisbury, North Carolina (301) (214)
Zip Code: 28144
Chairman: Dr. John W. Frazier
Ex. Dir.: O. C. Godfrey, Jr.

Sanford Housing Authority
c/o Mr. J. R. Utley, Ex. Dir.
Post Office Box 636
Sanford, North Carolina (170)(200)
Zip Code: 27330
Chairman: Emory Matthews

Selma Housing Authority
Post Office Box 584
Selma, North Carolina 27576 (108) (75)
Chairman: Raymond E. Patton
Ex. Dir.: David Creech

City of Shelby Department of
Housing and Redevelopment
Post Office Box 1192
Shelby, North Carolina 28150 (300)(150)
Chairman: Rev. Gene Watterson
Ex. Dir.: Harley Olsen

Smithfield Housing Authority
Post Office Box 1058
Smithfield, North Carolina (100) (100)
Chairman: Ross Lampe
Ex. Dir.: Ben F. Grimes

Southern Pines Housing Authority
Post Office Box 1339
Southern Pines, North Carolina (100) ( )
Zip Code: 28387
Chairman: Col. Francis M. Smith
Ex. Dir.: E. Russell Hubbard

Spencer Housing Authority
Post Office Box 500
Salisbury, North Carolina ( ) ( )
Zip Code: 28144
Chairman: Paul R. Adcock
Ex. Dir.: Anthony J. Lampron (SEE ALSO SPENCER HSG. AUTH.)

Spindale Housing Authority
Town Hall
Spindale, North Carolina ( ) ( )
Zip Code: 28160
Chairman: Donald Wilson
Ex. Dir.:

Spruce Pine Housing Authority
c/o Mr. Lewis Jarrett, Ex. Dir.
Post Office Box 189
Spruce Pine, North Carolina (22) ( )
Zip Code: 28777
Chairman: P. D. Goforth

Star Housing Authority
Star, North Carolina 27356 (26) ( )
Chairman: John Z. Maynard, Jr.
Ex. Dir.: Mrs. Katharine B. Lassister

Statesville Housing Authority
Post Office Box 187
Statesville, North Carolina (100)(250)
Zip Code: 28677
Chairman: T. Duke Williams
Ex. Dir.: James R. Taylor

Tarboro Housing Authority
Post Office Box 1144
Tarboro, North Carolina (100) (75)
Zip Code: 27886
Chairman: J. E. Simmons, Jr.
Ex. Dir.: Robert Tyndall

Thomasville Housing Authority
City Hall
Thomasville, North Carolina (200) ( )
Zip Code: 27360
Chairman: Tom Jennings
Ex. Dir.:

Troy Housing Authority
c/o Mrs. Elizabeth P. Safrit, Ex. Dir.
Troy, North Carolina 27371 (50) ( )
Chairman: E. T. Reynolds

Valdese Housing Authority
Post Office Box 310
Valdese, North Carolina (100) ( )
Zip Code: 28690
Chairman: Mrs. Frances M. Parker
Ex. Dir.: Louis Vinay

Wadesboro Housing Authority
Municipal Building
Post Office Drawer 697
Wadesboro, North Carolina (100) ( )
Zip Code: 28170
Chairman: James A. Leak
Ex. Dir.: McRae Davis

Housing Authority of the
County of Wake
Post Office Box 368
Zebulon, North Carolina 27597
Chairman: Robert D. Massey
Ex. Dir.: Melvin J. Massey
For: Apex (10) ( )
Wake Forest (52) ( )
Wendell (18) ( )
Zebulon (32) ( )

NORTH CAROLINA - Continued

Warsaw Housing Authority
Town Hall
Warsaw, North Carolina 28398 ( ) ( )
Chairman: E. Craven Brewer
Ex. Dir.:

Washington Housing Authority
Post Office Box 2
Washington, North Carolina (244) (50)
Zip Code: 27889
Chairman: C. A. Mann
Ex. Dir.: William I. Cochran, Jr.

Waynesville Housing Authority
Drawer 1018
Waynesville, North Carolina ( ) (100)
Zip Code: 28786
Chairman: George W. Brown
Ex. Dir.: Lee Davis

Whiteville Housing Authority
M&M Building
103-M Westwood Avenue
Whiteville, North Carolina (50) ( )
Zip Code: 28472
Chairman: C. P. Wayne
Ex. Dir.: A. L. Willetts

Williamston Housing Authority
c/o Mr. Marvin H. Leggett, Ex. Dir.
Post Office Box 709
Williamston, North Carolina ( ) (100)
Zip Code: 27892
Chairman: Bruce Roebuck

Housing Authority of the
City of Wilmington, North Carolina
Drawer 3005, Azalea Station
Wilmington, North Carolina (1579)(289)
Zip Code: 28401
Chairman: Rev. Mortimer Glover
Ex. Dir.: B. H. Marshall, Jr.

Housing Authority of the
City of Wilson
c/o Mr. John A. Chalk, Ex. Dir.
Post Office Box 751
Wilson, North Carolina 27893 (525) ( )
Chairman: H. G. Tasman

Housing Authority of the
City of Winston-Salem
901 Cleveland Avenue, N. E.
Winston-Salem, North Carolina (3010)(358)
Zip Code: 27105
Chairman: Meade H. Willis, Jr.
Ex. Dir.: James K. Haley

I N D E X

LIST OF INACTIVE AUTHORITIES

NORTH CAROLINA

10-30-70

- Black Mountain Public Housing
  Authority, Inc.
  c/o Mr. Robert R. Hubner, Temp. Sec.
  City Hall
  Black Mountain, North Carolina 28711
  Chairman: W. W. White
  Ex. Dir.:

- Cherryville Housing Authority
  c/o Mr. Heman R. Hall, Temp. Sec.
  Heman R. Hall Insurance Agency
  104 East Main Street
  Cherryville, North Carolina
  Chairman: J. L. Beam, Jr.
  Ex. Dir.:

- Spray Housing Authority
  c/o Mr. Ashley Greer, Temp. Sec.
  705 Church Street
  Spray, North Carolina
  Chairman: Rev. Warwick Aiken, Jr.
  Ex. Dir.:

- Tryon Housing Authority
  c/o Mr. Wayne S. McFarland, Temp. Sec.
  Post Office Box 512
  Tryon, North Carolina
  Chairman: R. C. Burnett
  Ex. Dir.:

- Wagram Housing Authority
  Post Office Box 136
  Wagram, North Carolina
  Zip Code: 28396
  Chairman: Duncan L. McKay
  Ex. Dir.:

HOUSING ASSISTANCE OFFICE, ATLANTA

CONSTRUC[illegible]N REPORTED COMPLETED DURING JU[illegible]970

July 31, 1970

State and City	Project No.	No. Units	Actual Completion Date
ALABAMA			
Enterprise	Ala-115-2	100	6-30-70
Montgomery	Ala-6-13	400	6-26-70
Prichard	Ala-169-1	360	6-30-70
3	3	860	
GEORGIA			
Alma	Ga-133-6	31	6-30-70
Atlanta	Ga-6-17	350	6-25-70
2	2	381	
KENTUCKY			
Vanceburg	Ky-84-1	40	6-23-70
1	1	40	
NORTH CAROLINA			
Charlotte(TURNKEY)	NC-3-9	300	6-26-70
Charlotte(TURNKEY)	NC-3-11	300	7-16-70
High Point	NC-6-6	96	6-26-70
Mars Hill	NC-58-1	47	6-9-70
Sanford	NC-35-2	50	6-29-70
4	5	793	
SOUTH CAROLINA			
Denmark(Reg. 3)	SC-24-2	80	6-25-70
1	1	80	
TENNESSEE			
Nashville	Tenn-5-21	295	6-30-70
Oliver Springs	Tenn-78-1	27	3-30-70 (DOFA 6-30-70 - sewer trouble)
2	2	322	
13	14	2476	

Cancellation 7-6-70 - Rome, Ga-5-10(Leased) - 60 units.

Note: These projects are to be added to the Cumulative List dated 7-1-70 for a complete list of project completions.

HOUSING ASSISTANCE OFFICE, ATLANTA

CONSTRUCTION REPORTED COMPLETED DURING AUGUST 1970

August 31, 1970

State and City	Project No.	No. Units	Actual Completion Date
ALABAMA			
Boaz	Ala-75-7	80	8-25-70
Crossville	Ala-82-2	20	8-7-70
2	2	100	
FLORIDA			
Punta Gorda	Fla-60-2	100	7-22-70
1	1	100	
KENTUCKY			
Harrodsburg	Ky-62-2	80	8-11-70
1	1	80	
4	4	280	

Note: These projects are to be added to the Cumulative List dated 7-1-70 for a complete list of project completions.

File

HOUSING ASSISTANCE OFFICE, ATLANTA

CONSTRUCTION REPORTED COMPLETED DURING SEPTEMBER 1970

September 30, 1970

State and City	Project No.	No. Units	Actual Completion Date
FLORIDA			
Bunnell (Flagler Co.)	Fla-30-3	60	9-3-70
Fort Myers (TURNKEY)	Fla-47-6	470	9-1-70
Miami	Fla-5-25	166	8-31-70
Titusville	Fla-25-6	121	6-26-70 (DOFA 9-30-70; Utilities delay)
Venice	Fla-64-1	50	8-28-70
5	5	867	
GEORGIA			
Atlanta (TURNKEY)	Ga-6-29	175	9-3-70
Macon	Ga-7-8	58	9-17-70
2	2	233	
KENTUCKY			
Owensboro (TURNKEY)	Ky-9-6	76	9-18-70
1	1	76	
MISSISSIPPI			
Amory	Miss-83-2	60	8-25-70
1	1	60	
NORTH CAROLINA			
Andrews	NC-51-1	50	5-28-70 (DOFA 9-30-70; Utilities delay)
Chapel Hill (TURNKEY)	NC-46-4	44	9-24-70
2	2	94	
SOUTH CAROLINA			
Sumter	SC-23-2	200	9-10-70
1	1	200	
TENNESSEE			
Jefferson City	Tenn-19-4	62	9-15-70
1	1	62	
13	13	1592	

Note: These projects are to be added to the Cumulative List dated 7-1-70 for a complete list of project completions.

HOUSING ASSISTANCE OFFICE, ATLANTA

CONSTRUCTION REPORTED COMPLETED DURING OCTOBER 1970

November 2, 1970

State and City	Project No.	No. Units	Actual Completion Date
ALABAMA			
Hamilton	Ala-53-9	74	8-5-69 (DOFA 7-30-70 Sewer Troub
Vernon	Ala-84-6	60	10-7-70
2	2	134	
FLORIDA			
Arcadia	Fla-55-2	60	9-30-70
Brevard County (TURNKEY)	Fla-20-9	100	9-28-70
Fort Myers	Fla-47-5	98	10-15-70
Orlando	Fla-4-10	104	9-28-70
Tampa (TURNKEY)	Fla-3-12	400	9-29-70
5	5	762	
GEORGIA			
Quitman	Ga-85-3	60	10-7-70
1	1	60	
NORTH CAROLINA			
Cherokee Indian Reservation (Qualla)(TURNKEY)	NC-41-4	30	10-1-70
Kings Mountain	NC-64-1	150	8-27-70
2	2	180	
TENNESSEE			
Nashville	Tenn-5-17	180	9-30-70
1	1	180	
11	11	1316	

Note: These projects are to be added to the Cumulative List dated 7-1-70 for a complete list of project completions.

HOUSING ASSISTANCE OFFICE, ATLANTA

CONSTRUCTION REPORTED COMPLETED DURING NOVEMBER 1970

December 1, 1970

State and City	Project No.	No. Units	Actual Completion Date
GEORGIA			
Collins (Claxton)	Ga-166-6	16	11-24-70
Waycross	Ga-28-4	82	10-31-70
Winder	Ga-183-4	30	10-30-70
3	3	128	
KENTUCKY			
Lebanon	Ky-22-4	100	11-18-70
1	1	100	
NORTH CAROLINA			
Winston-Salem	NC-12-8	201	8-24-70 (DOFA 10-31-70 at Authority's insistence)
1	1	201	
SOUTH CAROLINA			
Greenwood (LEASED)	SC-30-1	24	11-15-70
1	1	24	
TENNESSEE			
Greeneville	Tenn-58-4	100	11-5-70
1	1	100	
7	7	553	

Note: These projects are to be added to the Cumulative List dated 7-1-70 for a complete list of project completions.

LIST OF LOCAL HOUSING AUTHORITIES IN HOUSING ASSISTANCE OFFICE, ATLANTA

1st ( ) - Low-Rent Units Completed or Under Construction
2nd ( ) - Units Reserved But Not Under Construction

LOCAL HOUSING AUTHORITIES

STATE OF KENTUCKY 12-11-70

Albany Housing Authority
900 Third Street
Albany, Kentucky 42602 (30) ( )
Chairman: James T. Lawson
Ex. Dir.: Mrs. Alice Watts

Housing Authority of Ashland
Scope Towers
3131 Winchester Avenue
Ashland, Kentucky 41101 (278) (256)
Chairman: James R. Kilgore
Ex. Dir.: James E. Fannin

Housing Authority of Augusta
City Hall
Augusta, Kentucky 41002 ( ) ( )
Chairman: Paul E. Kelsch
Ex. Dir.:

Housing Authority of Barbourville, Ky.
Post Office Box 69
Barbourville, Kentucky 40906 (141)( )
Chairman: John C. Mackey
Ex. Dir.: Charles D. Black

Housing Authority of Bardstown
213 North Center Street
Bardstown, Kentucky 40004 (200) ( )
Chairman: E. J. Pardue
Ex. Dir.: C. R. Barnes

Housing Authority of Beattyville
Post Office Box 313
Beattyville, Kentucky 41311 (30) ( )
Chairman: Luther G. Newnam
Ex. Dir.: Robert P. Gabbard

Housing Authority of Beaver Dam
City Hall
Beaver Dam, Kentucky 42320 ( ) ( )
Chairman: Lacy Blackburn
Ex. Dir.:

Benton Municipal Housing Authority
101 Walnut Court
Benton, Kentucky 42025 (50) ( )
Chairman: Macon Hutchens
Ex. Dir.: Lophus Hiett
For: Calvert City (20) ( )

The Housing Authority of Berea
c/o Mr. Harold Ray, Ex. Dir.
Berea, Kentucky 40403 (60) ( )
Chairman: Melvin Higgins

Housing Authority of Bowling Green
Post Office Box 116
Bowling Green, Kentucky 42101(440)(200)
Chairman: Mrs. Louise Richards
Ex. Dir.: Jesse D. Turnipseed

Breathitt County Housing Authority
Courthouse
Jackson, Kentucky 41339
Chairman: John T. Staton
Ex. Dir.:
For: Breathitt County ( ) ( )

Housing Authority of Burkesville
155 Sunset Drive
Burkesville, Kentucky 42717 (78) ( )
Chairman: Kenneth Ballou
Ex. Dir.: Dennis C. Thomas

Cadiz Municipal Housing Authority
c/o Miss Mary G. White, Ex. Dir.
Cadiz, Kentucky 42211 (50) ( )
Chairman: James Hayes

Housing Authority of Campbellsville
Post Office Box 254
Campbellsville, Kentucky (190) ( )
Zip Code: 42718
Chairman: O'Neal B. Hester
Ex. Dir.: Mrs. Elizabeth Williams

Housing Authority of Carrollton
Post Office Box 305
Carrollton, Kentucky 41008 (112) ( )
Chairman: Robert K. Kipping
Ex. Dir.: Robert Shelton

Housing Authority of Catlettsburg
Post Office Box 433
Catlettsburg, Kentucky 41129 (50) (100)
Chairman: Wayne Foody
Ex. Dir.: Ray E. Stewart

Central City Housing Authority
c/o Mr. C. L. Griffin, Ex. Dir.
Post Office Box 348
Central City, Kentucky (50) ( )
Zip Code: 42330
Chairman: Robert A. Lawton

Housing Authority of Clinton
City Hall
Clinton, Kentucky 42031 ( ) (40)
Chairman: Kaylor E. Austin
Ex. Dir.:

Housing Authority of Columbia
Post Office Box 205
Columbia, Kentucky 42728 (34) (12)
Chairman: James F. Harper
Ex. Dir.: Sylvester Cole
For: Jamestown ( ) (34)

Housing Authority of Corbin
1336 Madison Street
Corbin, Kentucky 40701 (156) (65)
Chairman: Haskel Roaden
Ex. Dir.: Harold L. Gant

KENTUCKY - Continued

Housing Authority of Covington, Kentucky
2940 Madison Avenue
Covington, Kentucky 41015 (998) ( )
Chairman: Clarence F. Heitzman
Ex. Dir.: Paul H. Royster

Housing Authority of Cumberland, Kentucky
5 Russell Drive
Cumberland, Kentucky 40823 (60) (80)
Chairman: C. R. Chrisman
Ex. Dir.: Mrs. Grace Hall

Housing Authority of Cynthiana
Post Office Box 119
Cynthiana, Kentucky 41031 (200) (75)
Chairman: Henry L. Ewing
Ex. Dir.: R. W. Stone

Housing Authority of Danville
Post Office Box 666
Danville, Kentucky 40422 (238) (50)
Chairman: Sam Ferrell, Sr.
Ex. Dir.: Mrs. Lucille T. Burckley
For: Junction City (26) ( )
Perryville ( ) (20)

Housing Authority of Dawson Springs
c/o Mrs. Margret Eli, Ex. Dir.
Post Office Box 472
Dawson Springs, Kentucky (50) ( )
Zip Code: 42408
Chairman: James H. Harned

Dry Ridge Housing Authority
City Hall
Dry Ridge, Kentucky 41035 ( ) ( )
Chairman: Carl Lee Howe
Ex. Dir.: Mrs. Mabel Baird

Housing Authority of Earlington
c/o Mayor James A. Robinson
West Main Street
Earlington, Kentucky 42410 ( ) ( )
Chairman: Rev. H. B. Taylor
Ex. Dir.:

Edmonton Housing Authority
c/o Mr. Thomas Butler, Chairman
Edmonton, Kentucky 42129 ( ) ( )
Ex. Dir.:

Housing Authority of Elizabethtown, Elizabethtown, Ky.
Post Office Box 623
Elizabethtown, Kentucky (64) ( )
Zip Code: 42701
Chairman: James V. Hartlage
Ex. Dir.: R. Denis Skees

Housing Authority of Eminence
100 Circle Drive
Eminence, Kentucky 40019 (40) ( )
Chairman: James Petty
Ex. Dir.: Mrs. Ruby P. Gunnell

Housing Authority of Falmouth, Kentucky
412 Beech Street
Falmouth, Kentucky 41040 (74) ( )
Chairman: James H. Weaver
Ex. Dir.: James H. Tomlin

Housing Authority of Flatwoods
Post Office Box 1046
Flatwoods, Kentucky 41139 ( ) ( )
Chairman: Billy J. Callihan
Ex. Dir.: Ray Stewart

Housing Authority of Flemingsburg
107 Circle Drive
Flemingsburg, Kentucky (40) ( )
Zip Code: 41041
Chairman: Glennon Ison
Ex. Dir.: Mrs. Marian A. Rye

Housing Authority of Frankfort, Kentucky
901 Leestown Road
Frankfort, Kentucky 40601 (314) ( )
Chairman: Walter S. Todd
Ex. Dir.: Elbert G. Hinds

Housing Authority of Franklin
208 South College Street
Franklin, Kentucky 42134 ( ) (110)
Chairman: Hallberg Hanson
Ex. Dir.: John L. Price

Housing Authority of Fulton
609 North College Street
Fulton, Kentucky 42041 (100) (80)
Chairman: James Green
Ex. Dir.: Richard Myatt

Housing Authority of Georgetown
Post Office Box 496
Georgetown, Kentucky 40324 (150) (84)
Chairman: Raymond Morrison
Ex. Dir.: C. A. Mifflin

Housing Authority of Glasgow
Post Office Box 645
Glasgow, Kentucky 42141 (207) (90)
Chairman: L. Felix Murray
Ex. Dir.: William D. Alexander
For: Cave City (20) ( )

Housing Authority of Greensburg
422 Depot Street
Greensburg, Kentucky 42743 (26) ( )
Chairman: W. C. Turner
Ex. Dir.: Mrs. Louise W. Foster

Housing Authority of Greenup
c/o Mr. Edward L. Riggs, Chairman
Greenup, Kentucky 41144 ( ) ( )
Ex. Dir.:

The Greenville Housing Authority
Post Office Box 348
Central City, Kentucky 42330 (50) ( )
Chairman: John S. Brizendine
Ex. Dir.: C. L. Griffin

Housing Authority of Harlan
Post Office Box 855
Harlan, Kentucky 40831 (101) ( )
Chairman: Dr. T. Garrett Craft
Ex. Dir.: Mrs. Opal Mattie

KENTUCKY - Continued

Housing Authority of Harrodsburg
Post Office Box 185
Harrodsburg, Kentucky 40330 (162) ( )
Chairman: Lewis Denver Wilson
Ex. Dir.: Hunter D. Burton

Housing Authority of Hartford
City Hall
Hartford, Kentucky 42347 ( ) ( )
Chairman: Doyle Crenshaw
Ex. Dir.:

Housing Authority of Hazard
Post Office Box 360
Hazard, Kentucky 41701 (129) ( )
Chairman: Gene E. Parker
Ex. Dir.: Fred Snyder

Housing Authority of Henderson
901 Dixon Street
Henderson, Kentucky 42420 (430) ( )
Chairman: Mrs. Ann Rash
Ex. Dir.: Reuben Boswell

Housing Authority of Hickman
Post Office Box 151
Hickman, Kentucky 42050 (48) ( )
Chairman: Dr. Roy F. Winston
Ex. Dir.: E. E. Powers

Housing Authority of Hodgenville, Kentucky
City Hall
Hodgenville, Kentucky 42748 (100) ( )
Chairman: C. D. Polley
Ex. Dir.: Walter D. Rumans

Housing Authority of Hopkinsville
Post Office Box 437
Hopkinsville, Kentucky 42240 (340) ( )
Chairman: Richard C. Brasher
Ex. Dir.: J. O. Waddell

Housing Authority of Horse Cave
Horse Cave, Kentucky 42749 (32) ( )
Chairman: James T. Asbury
Ex. Dir.: Marvin Vance

Housing Authority of Irvine
200 Wallace Court
Irvine, Kentucky 40336 (36) ( )
Chairman: William Sexton, Jr.
Ex. Dir.: Price Tudor

Housing Authority of Irvington
c/o Mrs. Elsie Powell, Ex. Dir.
Irvington, Kentucky 40146 ( ) (36)
Chairman: Roscoe J. Carter

Housing Authority of Jackson
1126 Main Street
Jackson, Kentucky 41339 (32) ( )
Chairman: I. K. Miller
Ex. Dir.: Dailey Sallee

Housing Authority of Jefferson County
Post Office Box 1674
Louisville, Kentucky 40201 ( ) (300)
Chairman: James Steinfeld
Ex. Dir.: H. M. Booth, Jr.

Housing Authority of Knott County
Post Office Box 225
Hindman, Kentucky 41822 (60) ( )
Chairman: L. J. Hampton
Ex. Dir.: Ray Slone

Housing Authority of Lancaster
Post Office Box 186
Lancaster, Kentucky 40444 (62) ( )
Chairman: Lee B. Robinson
Ex. Dir.: Homer L. Profitt

Housing Authority of Lawrence County
c/o Mr. Joe Perkins, Ex. Dir.
Post Office Box 178
Louisa, Kentucky 41230 ( ) ( )
Chairman: Ruric Smith

City of Lebanon Housing Authority
Post Office Box 133
Lebanon, Kentucky 40033 (210) ( )
Chairman: Joe Hamilton
Ex. Dir.: Horace A. Johnston

Lee County Housing Authority
County Courthouse
Beattyville, Kentucky 41311
Chairman: Willard Brandenburg
Ex. Dir.:
For: Lee County ( ) ( )

Housing Authority of Leitchfield
110 Clinton Street
Leitchfield, Kentucky 42754 ( ) ( )
Chairman: Malcolm Hubbard, Sr.
Ex. Dir.:

Housing Authority of Lexington
600 Blue Grass Park Drive
Lexington, Kentucky 40508 (1516)( )
Chairman: Shelby Shanklin, Jr.
Ex. Dir.: Mrs. Connie R. Griffith

Housing Authority of Liberty
Post Office Box 267
Liberty, Kentucky 42539 (32) ( )
Chairman: Jesse Carmicle
Ex. Dir.: Mrs. Lucille T. Burckley

Housing Authority of London
100 McFadden Lane
London, Kentucky 40741 (50) (100)
Chairman: A. Eugene Smith
Ex. Dir.: Roy Moore, Jr.

Housing Authority of Louisville
Post Office Box 1674
Louisville, Kentucky 40201 (5667)(800)
Chairman: LaVal T. Duncan, Sr.
Ex. Dir.: H. M. Booth, Jr.

Lyon County Housing Authority
Post Office Box 278
Eddyville, Kentucky 42038
Chairman: Newman Herring
Ex. Dir.: Mrs. Marilyn B. Angel
For: Eddyville (100) ( )

KENTUCKY - Continued

Housing Authority of
Madisonville, Kentucky
Post Office Drawer "A"
Madisonville, Kentucky 42431 (240) ( )
Chairman: James G. Baker
Ex. Dir.: Mrs. Virginia Hinton

Housing Authority of Manchester
AMC Building
Town Branch Road
Manchester, Kentucky 40962 (32) ( )
Chairman: Isham Hensley
Ex. Dir.: Walter A. Wood

Housing Authority of Marion
108 East Bellville Street
Marion, Kentucky 42064 ( ) ( )
Chairman: R. C. Hamilton, Jr.
Ex. Dir.:

Housing Authority of Martin

Martin, Kentucky 41649 (40) (32)
Chairman: Fred Ninemaker
Ex. Dir.: Mrs. Helen P. Ison

Housing Authority of
Mayfield, Kentucky
312 Brookside Drive
Mayfield, Kentucky 42066 (190) (50)
Chairman: Hal H. Gibson
Ex. Dir.: James A. Wheatley

Housing Authority of Maysville
Post Office Box 446
Maysville, Kentucky 41056 (275) ( )
Chairman: Tommy Sapp
Ex. Dir.: Teddy K. Walls

Housing Authority of McCreary County
Post Office Box 449
Somerset, Kentucky 42501 (40) ( )
Chairman: Smith G. Ross
Ex. Dir.: G. W. Hoffman

Housing Authority of Middlesborough
South 38th Street
Middlesborough, Kentucky 40965 (300) ( )
Chairman: C. W. Bailey
Ex. Dir.: Mrs. Ruth C. Turner

Housing Authority of Monticello
Post Office Box 347
Monticello, Kentucky 42633 (54) ( )
Chairman: James M. Chesney
Ex. Dir.: William J. Guffey

Housing Authority of Morehead
100 Rawcel Heights
Morehead, Kentucky 40351 (30) (52)
Chairman: W. E. Crutcher
Ex. Dir.: Mrs. Beth Hackney

City of Morganfield Housing Authority
c/o Mr. Byron F. Heffington, Ex. Dir.
118 East Main Street
Morganfield, Kentucky 42437 (66) ( )
Chairman: Gayle McCarty

Housing Authority of Morgantown, Kentucky
Post Office Box 187
Morgantown, Kentucky 42261 (20) (140)
Chairman: Arthur Ingram
Ex. Dir.: Mrs. Anita Jenkins

Housing Authority of
Mount Sterling, Kentucky
Post Office Box 245
Mount Sterling, Kentucky 40353 (122) ( )
Chairman: Paul Whitt
Ex. Dir.: Ralph L. Barnard, Jr.

Housing Authority of Mount Vernon
City Hall
Mount Vernon, Kentucky 40456 (30) ( )
Chairman: Dr. J. D. Henderson, Sr.
Ex. Dir.: Jesse F. Bullock

Housing Authority of Murray
716 Nash Drive
Murray, Kentucky 42071 (142) (50)
Chairman: Dr. William G. Nash
Ex. Dir.: L. D. Miller, Jr.

Housing Authority of Newport, Kentucky
Post Office Box 459
Newport, Kentucky 41072 (573) ( )
Chairman: Bernard E. Matteson
Ex. Dir.: William L. Clark

Housing Authority of Nicholasville

Nicholasville, Kentucky 40356 (50) ( )
Chairman: Mrs. Helen M. Williams
Ex. Dir.: Carl A. Dean

Housing Authority of
Olive Hill, Kentucky
City Building
Olive Hill, Kentucky 41164 (50) ( )
Chairman: H. T. Sparks
Ex. Dir.: Paul Hensley

Housing Authority of Owensboro
316 Hale Avenue
Owensboro, Kentucky 42301 (608) ( )
Chairman: G. W. Baltzer
Ex. Dir.: Miss Ann Teresa Berry

Housing Authority of Owenton
Gaines Village, Beck Street
Owenton, Kentucky 40359 (32) ( )
Chairman: Albert Wiley
Ex. Dir.: Raymond F. Graham

PAGE PARTIALLY ILLEGIBLE

KENTUCKY - Continued

Housing Authority of Owingsville
Box 734
Owingsville, Kentucky 40360 (24) ( )
Chairman: Earl Snedegar
Ex. Dir.: Hugh A. Owen, Jr.

Housing Authority of Paducah
Post Office Box 1317, Avondale Station
Paducah, Kentucky 42001 (1049) ( )
Chairman: Ray H. Mullen, Jr.
Ex. Dir.: Carl W. Marquess

Housing Authority of Paintsville
301 Sixth Street
Paintsville, Kentucky 41240 (124) ( )
Chairman: Gelain Baldridge
Ex. Dir.: Mrs. Maxine S. Collins

Housing Authority of Paris, Kentucky
Post Office Box 468
Paris, Kentucky 40361 (160) (60)
Chairman: Dr. B. N. Pittenger
Ex. Dir.: Grant Saunders

Pike County Housing Authority
Pike County Judge's Office
County Courthoue
Pikeville, Kentucky 41501
Chairman: Terrell Coleman
Ex. Dir.: Mrs. Joyce M. Hale
For : Pike County ( ) ( )

Housing Authority of Pikeville
313½ Second Street
Pikeville, Kentucky 41501 ( ) (100)
Chairman: Jeff Owens
Ex. Dir.: Robert C. Johnson

Pineville Housing Authority
911 Alabama Avenue
Pineville, Kentucky 40977 (150) ( )
Chairman: D. C. Keel
Ex. Dir.: Mrs. James T. Partin

Powell County Housing Authority
Courthouse
Stanton, Kentucky 40380
Chairman: Herbert Holman, Jr.
Ex. Dir.:
For : Powell County ( ) ( )

Prestonsburg Housing Authority
Post Office Box 230
Prestonsburg, Kentucky 41653 (160) ( )
Chairman: R. V. May
Ex. Dir.: Mrs. Judith D. Archer

Housing Authority of Princeton, Kentucky
100 Hillview Court
Princeton, Kentucky 42445 (66) ( )
Chairman: John H. Presler
Ex. Dir.: Burhl Hollowell

Providence Municipal Housing
Authority
607 Princeton Street
Providence, Kentucky 42450 (60) ( )
Chairman: Mrs. Geneva Blue
Ex. Dir.: James Monroe

Housing Authority of Radcliff, Radcliff, Ky.
c/o Mr. R. Denis Skees, Ex. Dir.
Post Office Box 623
Elizabethtown, Kentucky 42701 (40) ( )
Chairman: Cary McCracken

Housing Authority of Richmond
Box 447
Richmond, Kentucky 40475 (235) (100)
Chairman: B. E. Willis
Ex. Dir.: Ramon E. Black

Housing Authority of Russell
City Hall
Russell, Kentucky 41169 ( ) ( )
Chairman: Bill Balof
Ex. Dir.:

Housing Authority of
Russell Springs
City Hall
Russell Springs, Kentucky 42642 ( ) ( )
Chairman: Johnny E. Colson
Ex. Dir.:

Housing Authority of Russellville, Kentucky
701 Day Street
Russellville, Kentucky 42276 (100)( )
Chairman:
Ex. Dir.: Mack Andrews

Housing Authority of Scottsville
c/o Mr. S. H. Massey, Jr., Temp. Sec.
Scottsville, Kentucky 42164 ( ) (56)
Chairman: G. E. Newman
Ex. Dir.:

Housing Authority of Shelbyville
41 Sardinal Drive
Shelbyville, Kentucky 40065 (100) ( )
Chairman: Henry Cleveland
Ex. Dir.: Everett L. Hall

Housing Authority of Somerset
Post Office Box 449
Somerset, Kentucky 42501 (174) ( )
Chairman: Chester Perdue
Ex. Dir.: Gustav W. Hoffman

Housing Authority of Springfield
1057 Melavin Court
Springfield, Kentucky 40069 (71) (50)
Chairman: Allen D. Waters
Ex. Dir.: Robert L. Eddleman

PAGE PARTIALLY ILLEGIBLE

KENTUCKY - Continued

Housing Authority of Stanford
c/o Mr. Lanier Burchett, Ex. Dir.
100 Lacy Street
Stanford, Kentucky 40484 (50) ( )
Chairman: Edward A. Ensslin

Housing Authority of
Stanton, Kentucky
Post Office Box 245
Mount Sterling, Kentucky 40353 (40) ( )
Chairman: Jesse Rogers
Ex. Dir.: Ralph L. Barnard, Jr.

Sturgis Housing Authority
c/o Mr. James T. Holt, Ex. Dir.
Sturgis, Kentucky 42459 (46) ( )
Chairman: O. C. Quirey

Housing Authority of Tompkinsville
108 West Third Street
Tompkinsville, Kentucky 42167 (32) ( )
Chairman: Guy W. Atkinson
Ex. Dir.: Mrs. Billie Sue Ray

Housing Authority of Vanceburg
Building 100,
802 Fairland Drive
Vanceburg, Kentucky 41179 (40) ( )
Chairman: John Denham
Ex. Dir.: Texas Greene

Housing Authority of Versailles
509 Oak Street
Versailles, Kentucky 40383 (96) ( )
Chairman:
Ex. Dir.: William F. Nave

Housing Authority of Vine Grove
201 Lincoln Street
Vine Grove, Kentucky 40175 ( ) ( )
Chairman: Glen Canady
Ex. Dir.:

Housing Authority of West Liberty
c/o Mayor Charles Black
City Hall
West Liberty, Kentucky 41472 ( ) ( )
Chairman: Joe W. Haney
Ex. Dir.:

The Housing Authority of Whitesburg
101 Alaska Avenue
Whitesburg, Kentucky 41858 (40) (64)
Chairman: Harold E. Vermillion
Ex. Dir.: Don Brown

Williamsburg Housing Authority
153 Mackey Avenue
Williamsburg, Kentucky 40769 (119) ( )
Chairman: Clifford M. Sharpe
Ex. Dir.: Ray Gant

Housing Authority of Williamstown
M&M Building, 514 Helton Heights
Williamstown, Kentucky 41097 (30) ( )
Chairman: R. Lester Mullins
Ex. Dir.: Mrs. Jane B. Lehman

Housing Authority of Winchester
Post Office Box 56
Winchester, Kentucky 40391 (400) ( )
Chairman: E. W. Jouett
Ex. Dir.: Willard M. Martin

Wolfe County Housing Authority
Courthouse
Campton, Kentucky 41301
Chairman: Taylor Booth
Ex. Dir.: Bill Jeff Brewer
For : Wolfe County ( ) ( )

PAGE PARTIALLY ILLEGIBLE

I N D E X

LIST OF INACTIVE AUTHORITIES

KENTUCKY

Brandenburg Municipal Housing
Commission
City Hall
Brandenburg, Kentucky 40108

Burnside Municipal Housing Commission
c/o Mr. G. W. Hoffman, Executive Director
City of Somerset Municipal
Housing Commission
Somerset, Kentucky 42501

Carlisle Municipal Housing Commission
City Hall
Carlisle, Kentucky

Cave City Municipal Housing
Commission
c/o Mr. Clarence Devore, Temp. Sec.
City Hall, Kentucky NOW UNDER GLASGOW

Grayson Municipal Housing Commission
c/o Mr. William Justice, Chairman
City Building
Grayson, Kentucky 41143

Hawesville Municipal Housing
Commission
City Hall
Hawesville, Kentucky 42348

Junction City Municipal Housing
Commission
City Hall NOW HANDLED BY
Junction City, Kentucky DANVILLE

Leslie County Housing Commission
Telephone Building, Main Street
Hyden, Kentucky 41749

Magoffin County Housing Commission
Magoffin County Courthouse
Salyersville, Kentucky

Muldraugh Municipal Housing
Commission
City Hall
Muldraugh, Kentucky 40155

New Castle Municipal Housing
Commission
c/o Mr. Eugene W. Brewer, Chairman
City Hall
New Castle, Kentucky 40050

Walton Municipal Housing Commission
Church and North Main Streets
Walton, Kentucky

Wayland Municipal Housing
Commission
c/o Elkhorn Coal Corporation
Wayland, Kentucky 41666

West Point Municipal Housing
Commission
City Hall
West Point, Kentucky 40177

Wilmore Municipal Housing Commission
City Hall
Wilmore, Kentucky

PAGE PARTIALLY ILLEGIBLE

HOUSING ASSISTANCE OFFICE, ATLANTA

CONSTRUCTION REPORTED COMPLETED DURING DECEMBER 1970

December 31, 1970

State & City	Project No.	No. Units	Actual Completion Date
ALABAMA			
Leeds	Ala-69-4	40	10-19-70
Livingston	Ala-175-1	60	11-19-70
Rainsville	Ala-168-2	35	11-30-70
Sumiton	Ala-176-1	40	12-7-70
4	4	175	
GEORGIA			
Atlanta (TURNKEY)	Ga-6-31	160	12-22-70
Colquitt	Ga-198-3	40	11-25-70
2	2	200	
KENTUCKY			
Hopkinsville	Ky-11-4	80	12-9-70
1	1	80	
NORTH CAROLINA			
Asheville	NC-7-6	162	12-22-70
Charlotte (ACQ. WO/REHAB.)	NC-3-13	15	DOFA 9-30-70
Gastonia (TURNKEY)	NC-57-3	100	12-3-70
3	3	277	
TENNESSEE			
Rockwood	Tenn-18-2	75	12-7-70
1	1	75	
11	11	807	

NOTE: These projects are to be added to the Cumulative List dated 7-1-70 for a complete list of project completions.

HOUSING ASSISTANCE OFFICE, ATLANTA

CONSTRUCTION REPORTED COMPLETED DURING JANUARY 1971

February 1, 1971

State & City	Project No.	No. Units	Actual Completion Date
FLORIDA			
Hollywood Reserv. (Seminole Tribal) (TURNKEY III)	Fla-59-1	22	12-23-70
1	1	22	
GEORGIA			
Unadilla	Ga-217-4	25	12-23-70
1	1	25	
MISSISSIPPI			
Gulfport (Reg. VIII) (LEASED)	Miss-40-23	100	12-7-70
Lumberton (TURNKEY)	Miss-99-1	70	12-29-70
Pass Christian (TURNKEY)	Miss-100-1	90	12-29-70
3	3	260	
SOUTH CAROLINA			
Fairfax (Reg. 3) (TURNKEY)	SC-24-1	40	12-22-70
1	1	40	
TENNESSEE			
Brownsville (LEASED)	Tenn-13-5	70	12-30-70
Lewisburg	Tenn-32-5	80	1-12-71
Memphis (TURNKEY)	Tenn-1-15	300	1-26-71
Newbern	Tenn-75-1	55	12-27-70
South Pittsburg	Tenn-37-5	20	1-11-71
Springfield	Tenn-36-5	68	1-18-71
6	6	593	
12	12	940	

NOTE: These projects are to be added to the Cumulative List dated 7-1-70 for a complete list of project completions.

HOUSING ASSISTANCE OFFICE, ATLANTA

CONSTRUCTION REPORTED COMPLETED DURING FEBRUARY 1971

March 1, 1971

State & City	Project No.	No. Units	Actual Completion Date
ALABAMA			
Haleyville	Ala-56-5	88	1-13-71
Scottsville	Ala-99-6	130	1-15-71
Tuscaloosa	Ala-77-8	200	1-13-71
3	3	418	
FLORIDA			
Fort Pierce	Fla-41-6	14	1-12-71
Gainesville(TURNKEY)	Fla-63-5	36	2-23-71
Orlando	Fla-4-9	184	1-22-71
3	3	234	
GEORGIA			
Thomasville	Ga-247-1	200	2-17-71
1	1	200	
MISSISSIPPI			
Harrison Co.(Reg.VIII) (TURNKEY)	Miss-40-25	50	1-27-71
Pascagoula(Reg.VIII) (TURNKEY III)	Miss-40-20	65	2-11-71
2	2	115	
SOUTH CAROLINA			
Conway	SC-25-1	100	2-4-71
1	1	100	
TENNESSEE			
Livingston	Tenn-56-2	20	1-26-71
McMinnville	Tenn-53-4	150	1-4-71
2	2	170	
12	12	1,237	

Laurel(ACQ. WO/REHAB.), Miss-2-4 - 10 units cancelled 2-10-71.

NOTE: These projects are to be added to the Cumulative List dated 7-1-70 for a complete list of project completions.

VEP NEWS

VOTER EDUCATION PROJECT, INC. 5 FORSYTH ST., N.W. ATLANTA, GA. 30303

VOLUME 5 APRIL — JUNE, 1971 NUMBER 1

VEP VOTING RIGHTS TEAM TOURS MISSISSIPPI

A two-week Voting Rights Tour was conducted June 22 through June 30 as part of a massive Voter Education Project campaign in Mississippi to register black voters. Featured on the Tour were John Lewis, VEP Executive Director, and Georgia State Representative Julian Bond, a VEP Board Member.

Prior to the Tour, the VEP had funded registration campaigns, conducted by local community organizations, in twenty Mississippi counties. Several local projects, facing the problem of reregistration in addition to registering new voters, requested the assistance of the VEP in dramatizing the need for minority participation in the political process.

It was felt by VEP and local registration groups that the Mississippi reregistration process was intended to roll back the black voting rights progress which had been made in recent years. The VEP had protested to the Justice Department and testified before a House Judiciary Subcommittee that the reregistration was unnecessary and was being carried out in violation of the 1965 Voting Rights Act. These objections were ignored and the Justice Department allowed the reregistration process to continue.

Local registration project reports from Mississippi in the months of May and June indicated that, as black voter registration efforts became more effective, incidents of intimidation and reprisal increased accordingly. The reports of violence included four known racial slayings in the Mississippi Delta in a five-day period, the most publicized being the death of 18-year-old Jo Etha Collier of Drew, Mississippi. Registration workers were reportedly shot at, arrested on false traffic charges, had their car tires slashed, and, in one instance, a minister and a nun engaged in canvassing efforts were threatened with a gun. Reports of fear of economic reprisal were commonplace from throughout Mississippi, where whites control black housing, jobs, Social Security checks, welfare, mortgages, etc. The VEP also received numerous reports of harassment and delaying tactics by white registrars.

Traveling primarily by car, the Tour began in Greenville, where Lewis and Bond were given an official police escort, the first of many on the trip, to their speaking engagement. Altogether, they made more than 39 stops in 25 Mississippi counties as they encouraged blacks to register before the July 2 voter registration deadline.

In describing the tour, John Lewis stated, "Our trip is an attempt to conquer the fear that black citizens have and to bring attention to the registration deadline. We must demonstrate to the people of Mississippi that they are not alone in their struggle."

The Tour, designed to mobilize black voter potential through personal contact, included door-to-door and plantation-to-plantation canvassing during the days. In rural and urban areas, Lewis and Bond met with the people on the street, in their homes, in the cotton fields, in pool halls—wherever potential black voters might be found. In the evenings, the black masses crowded into hot churches, schools, clubs and public buildings throughout the state to hear speeches by Bond and Lewis.

Although many of the more-than-200 black candidates for public office in Mississippi came out to the mass rallys, the Tour was strictly nonpartisan. "We did not tell blacks who to vote for or what political party to join." Lewis explained. "We simply told black people that they can begin to control their own destiny and that one of the first steps is to register to vote."

In several Mississippi towns and counties where black registration constitutes a high percentage of the total voting power, the Tour members were surprised to meet white politicians who, perhaps for the first time, were coming out to black mass meetings to woo votes.

Such signs of black political progress brought inspiration and encouragement to the VEP, an organization which had

(Continued on page 4)

(Photo by A. Allen)

Voter Education Project, Inc.

5 Forsyth Street, NW
Atlanta, Georgia 30303

BOARD MEMBERS

Donald L. Hollowell, Ga.
President

Frank Smith, Tenn.
Vice President

Joan Cashin, Ala.
Secretary

The Hon. Henry Marsh, Va.
Treasurer

Joseph F. Haas, Ga.
Legal Counsel

The Hon. Julian Bond, Ga.
Hodding Carter, III, Miss.
James H. Chubbuck, La.
Vivian W. Henderson, Ga.
Harry Huge, Wash., D.C.

Robert J. Palmer, S. Car.
John Ruffin, Jr., Ga.
John H. Wheeler, N. Car.
Raymond M. Wheeler, N. Car.
James E. Youngdahl, Ark.

John Lewis
Executive Director

Archie E. Allen
Editor

VEP SUPPORTS LOCAL PROJECTS

In the period from January 1 through June 30, 1971, the Voter Education Project provided funding in support of 34 local voter registration and education projects in six of the eleven southern states. The states and number of grants includes: Alabama, 2; Georgia, 2; Louisiana, 1; Mississippi, 16; North Carolina, 9; South Carolina, 4.

LEGISLATIVE INTERN PROGRAM

During 1971, VEP interns have worked with black legislators in every southern state except Arkansas, which has not yet elected any blacks to its state house. Twenty-seven interns served in the ten-state program, most of them working full-time for the duration of the legislative session. The intern group included undergraduate students, law or graduate students, and several college graduates who had recently received their degrees.

The interns assisted the legislators in a variety of ways, including research on problems of concern to the legislators, analysis of pending bills, attendance at committee meetings and public hearings on behalf of the legislators, liaison with other government agencies, preparation of news releases, answering mail, and filling requests from constituents.

The interns in the 1971 program were: Oscar Sykes, John Marks, Eroneous Earl McCloud, Gladys McMillan, Dorothy Young, Alvin Brown, Leroy Slade, Aretha Haley, Washington Marshall, Carolyn Stamps, John Wesley Jackson, Phyllis Harden, Mable Y. Jones, Luther Battiste, James Moreland, Boykin Parsons, Van Caldwell, Claudia Jean Inman, Etrula Trotter, Charles Jenkins, Brenda Shepherd, Henry L. Watson, Thomas Harris and Sandra Gaskins.

Also three students from Hamilton College spent their "January work-term" assisting some of the Georgia legislators, particularly Reps. Julian Bond and Ben Brown. These students, all seniors, were: Harry Long, Humphrey Polano, and Philip Duke.

In addition to the legislative interns, VEP provided interns to several municipal officials, including Mayor Howard Lee of Chapel Hill, Vice-Mayor Henry Marsh of Richmond, Vice-Mayor Maynard Jackson and Alderman Ira Jackson of Atlanta.

YOUTH INCREASE BLACK VOTE

The ratification of the 26th Amendment to the United States Constitution by Ohio, the last of the necessary 38 States, on June 30, 1971, has given 18-20 year-olds the right to the ballot in federal, state, and local elections.

In the eleven southern states where VEP has assisted and encouraged black political participation for the past 9 years, the new amendment means that nearly one million black youth will be able to participate in the political system. In the 18-20 year-old bracket, black youth constitute a higher percentage of the total black population as contrasted with the comparable white age grouping.

The Voter Education Project, which has already begun funding local registration projects with an emphasis on registering the new voting potential, plans to make a concerted effort to mobilize young black voters. The effort will include the development of voter education materials designed specifically to relate to the interests and needs of black youth.

Executive Director John Lewis has stated that youth registration will be one of the program priorities for VEP in the Seventies. He explains, "Black youth of today must continue their struggle for liberation and self-determination at the ballot boxes. The task of convincing black youth that they can effect meaningful changes through the political process is a complex problem, but we will not be satisfied until the energies of young blacks are committed toward that end."

BLACK LEGISLATORS DISCUSS REAPPORTIONMENT

At the request of several black state legislators, the VEP recently convened a conference to discuss congressional and state reapportionment and redistricting. Of the forty black legislators holding office in the South, approximately twenty-eight attended the meeting in Atlanta on June 11 and 12.

The legislators were addressed by three experts on reapportionment and redistricting: Charles Morgan, Jr., President of the Southern Regional Office of the American Civil Liberties Union, based in Atlanta, Georgia; George Taylor, Lawyers Committee for Civil Rights Under Law, located in Jackson, Mississippi and Fraser Barron of David Hackett Associates, Washington, D. C.

Coincidentally, the conference was held shortly after two court decisions relating to the question of reapportionment were announced. The decisions generated considerable discussion among the officials concerning the question of multi-member and single-member legislative districts. It is not clear at this time whether the courts will require southern legislatures to draw only single-member districts, although this conclusion might be drawn from the court's decision in Hinds County, Mississippi.

A new approach to redistricting was presented by Fraser Barron. Computer Research On Nonpartisan Districting (CROND) has developed a method of redistricting by computer. By feeding population figures and other types of information into the computer, several plans can be developed within a few minutes. In addition to the time-saving element of this process, the political problems inherent in plans drawn by legislatures can be overcome.

Although wide use of the CROND plan for redistricting has not been accomplished, according to Mr. Barron, the method has found acceptance in the courts. (For further information on the CROND plan, please contact the Voter Education Project.)

Most southern state legislatures will meet in the fall to make final decisions regarding reapportionment and redistricting of their respective states.

LEWIS DELIVERS TESTIMONY TO HOUSE SUBCOMMITTEE

On June 10, 1971, John Lewis, Executive Director of the Voter Education Project, Inc. (VEP), told a House Judiciary Subcommittee in Washington, D. C., that now is the time for a rededication of federal commitment and effort toward insuring free and unrestricted black participation in southern politics.

In citing examples of progress in the South, Mr. Lewis noted that more than one-and-one-half million blacks have become registered to vote and approximately 600 blacks have been elected to public office since the passage of the 1965 Voting Rights Act.

"These figures certainly give cause for hope," Mr. Lewis stated, "but there are other figures which indicate the enormity of the problems still facing us. There are still approximately two-and-one-half million unregistered blacks in the South, including a rough estimate of the 18-year-old voting age population."

Mr. Lewis' testimony was presented to the Civil Rights Oversight Subcommittee, chaired by California Representative Don Edwards. The Subcommittee was conducting hearings on the topic, "Enforcement of the Voting Rights Act." In his statement, Mr. Lewis cited example after example of problems which blacks have encountered in seeking to gain the right to vote.

In explaining reasons for the large number of unregistered black voters, Lewis cited white economic reprisal as a chief factor. "Whites who control jobs, housing, welfare checks, Social Security, food stamps, Medicare, and mortgages," he stated, "have a very real weapon with which to threaten blacks who would 'step out of line' and register to vote."

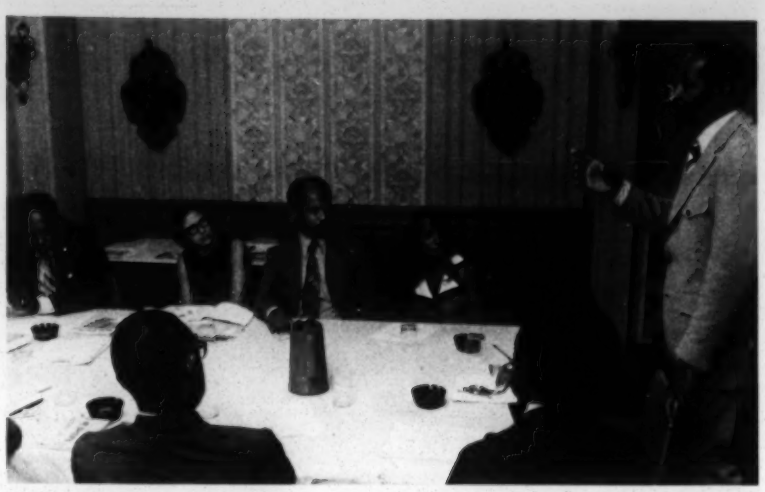
Lewis also indicated that blacks in the South have a sense of hopelessness because they feel they have nowhere to turn for justice. Recalling that blacks once viewed the federal government as an advocate of civil rights and equal opportunity, he charged. "The current Administration has earned an image of seeking to woo white political support and of seeking to tone down civil rights enforcement."

"To continue the passive enforcement level which now exists," Lewis continued, "is to seriously jeopardize the fundamental rights of two-and-a-half million unregistered blacks. To refuse to remove the remaining obstacles is to condemn these people to continuing second-class citizenship."

Among many positive responses to Mr. Lewis' testimony, the Atlanta Constitution, in an editorial statement, included the following comments under the headline, "Weapon of Change:"

> John Lewis, director of the Atlanta-based Voter Education Project, was in Washington this week, offering in testimony before a congressional subcommittee somewhat melancholy comment on the successes and failures of the effort to make black Americans part of the political processes in the South.
>
> Lewis' statement to the congressional subcommittee is a balanced one, taking into account both progress and continued difficulties in the battle for racial justice. We especially agree with one of his concluding comments, that the "power of the ballot can be a mighty weapon of change."

Lewis, a veteran of the southern civil rights movement and former Chairman of the Student Nonviolent Coordinating Committee, was a leader of the 1965 March from Selma to Montgomery, Alabama. In that march, which was brutally attacked by local and state policemen, Lewis suffered head injuries and was hospitalized. It was the Selma march, in large part, which dramatized the necessity for and precipitated the passage of the 1965 Voting Rights Act.



MONTGOMERY, ALABAMA—Representative Thomas Reed (standing), a member of the House Legislative Education Committee, addresses meeting convened by the Alabama Center for Elected Officials. (Photo by M. Sleet, Jr.)

ALABAMA OFFICIALS DISCUSS EDUCATION

Black school board members from Bullock, Greene, Jefferson, Macon and Sumter Counties met in Montgomery, Alabama on June 5 to participate in a conference sponsored by the Alabama Center for Elected Officials. The conference discussed school board members' roles in school desegregation problems, Federal assistance programs, and integrated textbook selection. Mr. Leon Hall, Field Coordinator of Southern Regional Council's School Desegregation Project, and Mr. Rufus Huffman, NAACP Education Specialist were resource persons for the conference.

Massive suspension of black students, segregated bussing, dropping extra-curricular activities, breakdown of communications between school boards, superintendents, principals, teachers and students, etc. were some of the school desegregation problems discussed during the conference. Mr. Hall stated after much discussion that equitable policy affecting these problems should be enacted by the local boards and closely watched as it is implemented to assure communications to all persons affected in the schools.

Copies of the National School Lunch Program's income guidelines and the Advisory Statement on Development of Policy on Parental Involvement in Title I, ESEA Projects were provided by Mr. Huffman. He appealed for the school board members to take an active part in assuring free and reduced-priced lunches to all students who needed them, and to follow closely the implementation of the recent guidelines for parental involvement in Title I projects.

Pulitzer Prize winning poet Gwendolyn Brooks appeared unexpectedly during the sessions. She made short comments about her book "Bronzeville Boys and Girls" and gave the names and addresses of two black publishing companies, Broadside and Third World, from which integrated textbooks could be secured. Mr. Huffman provided copies of a bibliography of integrated textbooks compiled by the NAACP.

The Alabama Center for Elected Officials, located at Miles College in Birmingham, is one of four such Service Centers operated by the Voter Education Project. Other centers are located in Georgia, Mississippi, and Louisiana. Further information on the work of the Alabama Center may be obtained from the Center's Director, Mr. Sherrill Marcus.

Editor's Note — *This is the first issue of VEP NEWS to be published since January-February, 1970 (Volume 4, No. 1 & 2). Formerly published on a monthly basis, the NEWS is resuming publication as a quarterly summary of VEP activities.*

TALAHATCHIE COUNTY, MISSISSIPPI—VEP Executive Director John Lewis (left) kneels to discuss voter registration with plantation worker during Mississippi Voting Rights Tour. (Photo by C. Rooks)

DREW, MISSISSIPPI—Julian Bond, VEP Board Member, and John Lewis address local black youth in an outdoor rally in Sunflower County, Mississippi. (Photo by A. Allen)

BLACK GAINS FORECAST IN LOUISIANA

The State of Louisiana, one of two southern states holding general elections this year, is expected to show a substantial increase in the number of black elected officials, according to the reports of William H. Samuel, Jr., VEP Field Representative.

Since the enactment of the 1965 Voting Rights Act, the number of blacks holding elected office in Louisiana has mushroomed from fewer than 10 to 77. These black elected officials hold offices ranging from Justice of the Peace and Constable to state legislator.

The predominantly black town of Grambling, in Lincoln Parish, has the most black elected officials with a mayor, chief of police, and five aldermen. In West Feliciana Parish, three police jurors (county commissioners) and three school board members are black.

The Voter Education Project, currently funding several local non-partisan voter registration efforts, expect an increasing number of financial requests from the State of Louisiana due to increased election-year activity.

A Louisiana Voting Rights Tour, similar to one held recently in the State of Mississippi, is currently being planned by the VEP. Although details are incomplete at this time, the Tour will probably be scheduled early in the month of August, 1971.

MISSISSIPPI TOUR (Continued)

supported voter registration in Mississippi since its inception in 1962. In the early 1960's, both Lewis and Bond had been founders and officials of the Student Nonviolent Coordinating Committee (SNCC), another organization which sent registration workers into Mississippi. Thus, the agenda for the Voting Rights Tour covered very little new territory for either major participant.

"We received police escorts in towns where we might once have been arrested or harassed as freedom riders, outside agitators, and troublemakers," stated Julian Bond. "In one town where several black men had been killed for first attempting to register and vote, we were welcomed by the white mayor. In another town, we addressed a black mass meeting in the county court house—traditionally a symbol of oppression for blacks."

The signs of an emerging new politics were welcome in Mississippi, a state with a long history of racial violence and exploitation. Since 1965, black voter registration has been increased from 28,000 to more than 280,000 in 1971. Mississippi, with 92 black elected officials, is second only to Alabama in having the largest number in the nation. With the probability that many of the black candidates now running for office will be elected in the fall, Mississippi might well emerge as the leader with the highest number of black elected officeholders.

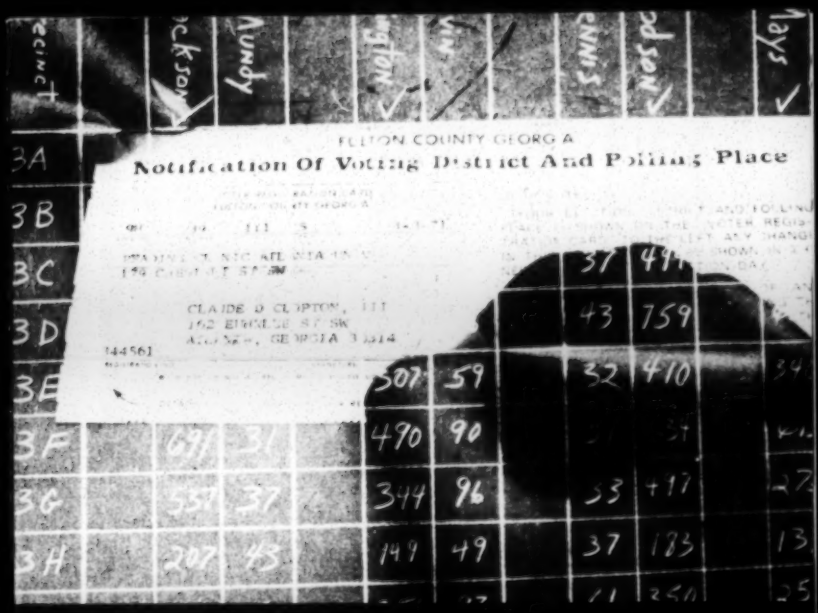
VEP NEWS Vol. 5 No. 1
VOTER EDUCATION PROJECT, INC.
5 Forsyth Street, N.W.
Atlanta, Georgia 30303

(Address Correction Requested)

REGISTER AND VOTE

ATLANTA GA. AUG 24 '71 U.S. POSTAGE ≅ 0.08 P.B. METER 1066058

Mr. George H. Esser
The Ford Foundation
~~212 E. Rosemary St.~~ #792
Chapel Hill, N. C. 27514



The Voter Education Project, Inc.

A New South

During the 1960's black Americans in the South made remarkable gains in their struggle for full citizenship and the right to participate meaningfully in the political process. Registration of black voters more than doubled; the number of black elected officials increased over six-fold; and many white officials have begun to display greater sensitivity to black constituents.

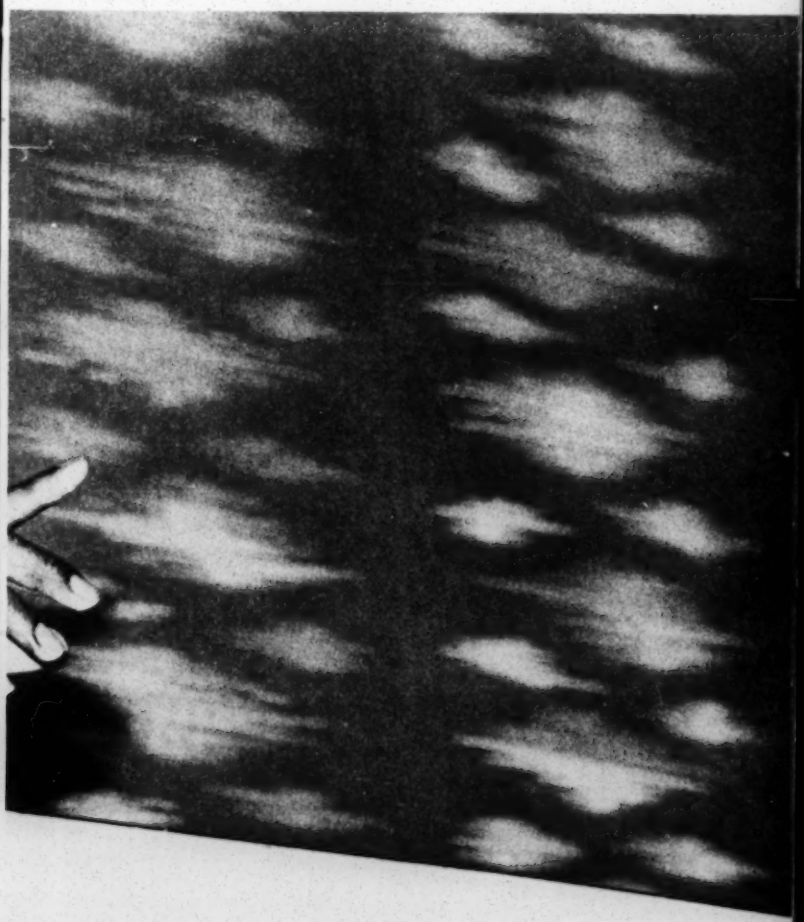
These are extremely important accomplishments. It is crucial, however, to recognize just where they have brought us. The fetters of political acquiescence have been shattered. The march toward an equal share of political power has begun. Many barriers, particularly the most blatant ones, have been overcome. Yet, the goal of a truly representative system of government is still distant.

If we fail to realize how incomplete this movement now is and do not attend to the remaining needs, the accomplishments thus far may turn out to be an empty achievement, a cruel hoax leading to the final embitterment of those who have invested so much faith and work in trying to make democracy a reality.

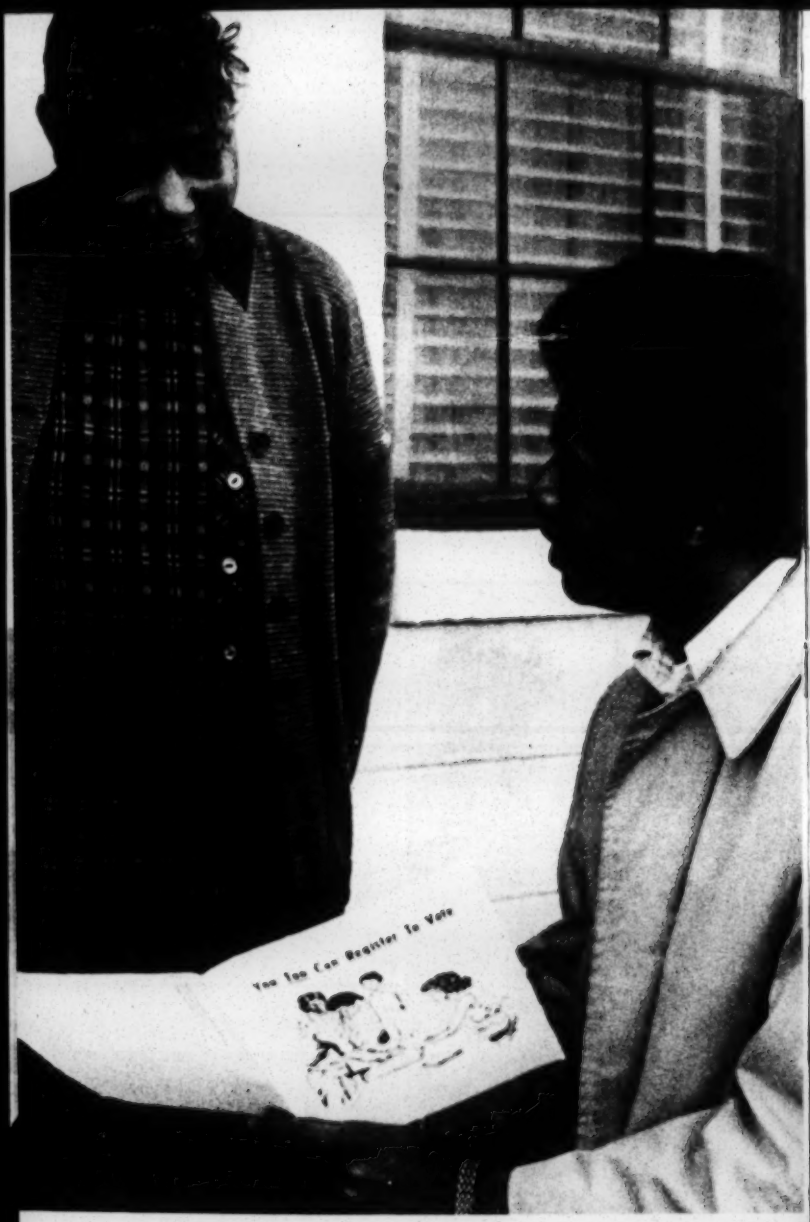
Julian Bond, Ben Brown, Bobby Hill, and Bill Alexander, four of the fifteen black members of the Georgia legislature.

Fred Gray, one of two black members of Alabama legislature, addressing VEP-sponsored statewide meeting of black elected officials in Montgomery.

We must not allow this to happen. All of us who are concerned about the health and justice of this society must support those men, women, and children who are still struggling for some control over their destinies in urban ghettos, small towns, and rural areas all over the South. Their progress during the last decade was one of the most promising developments in this troubled land. This promise must be fulfilled. The Voter Education Project, Inc., is dedicated to this mission.



Jefferson Davis
HOTEL

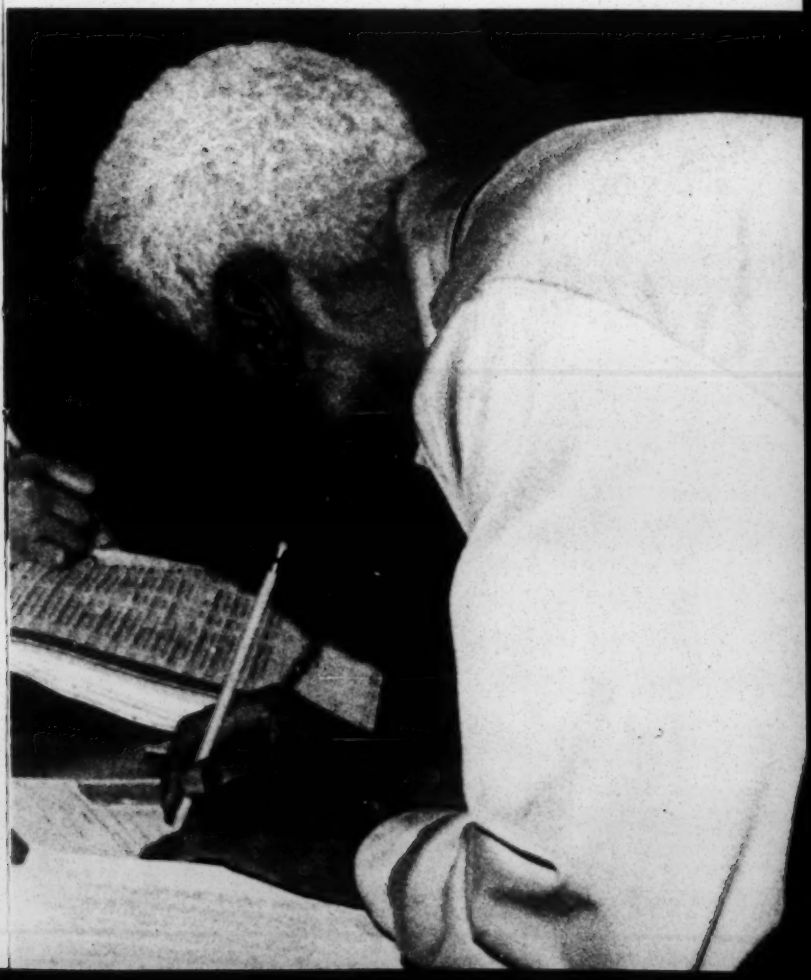


The Voter Education Project

The Voter Education Project (VEP) was created in 1962 as part of the Southern Regional Council, Inc., a bi-racial organization devoted to equal opportunities for all peoples of the South. In June 1970 VEP separated from the Council and became an independent corporation with its own tax-exempt status. This separation was prompted by certain provisions of the 1969 Tax Reform Law.

VEP was established to investigate the causes and remedies of low political participation by southern blacks. By using the method of direct grants for voter registration drives, VEP was able to promote greater participation and also document the problems and progress of these activities. Voter registration continues as a major concern of VEP, but recently attention has also been given to citizenship education and assistance to black elected officials.

VEP works primarily out of Atlanta, but there are state VEP offices in Arkansas, North Carolina, and South Carolina. VEP also sponsors college-related service centers for elected officials in Alabama, Georgia, Louisiana, and Mississippi.



Voter Registration

When VEP began its work in 1962, less than a million-and-a-half black voters were registered in the eleven states of the Old Confederacy. By 1971 the number had passed three million. During this period VEP made thousands of grants to communities throughout the region to support the voter registration drives which brought about this change.

Today there are still approximately two million voting-age blacks who are unregistered, not including those under twenty-one years of age. Clearly the work is not finished. Many areas of the South were relatively untouched by the movement of the last decade; other areas face the necessity of re-registering when redistricting takes place. While most of the blatant obstacles of an earlier day have been destroyed, there remain in many places subtle but effective hindrances to registration of black people. Financial and technical support of local groups is still needed, if the proportion of eligible blacks who are regis-

tered is to equal the registration percentages of other groups in the population.

VEP is also beginning to expand its registration activities into Mexican-American and poor white communities. And VEP will be sponsoring registration programs aimed at the newly enfranchised youth between eighteen and twenty years old.

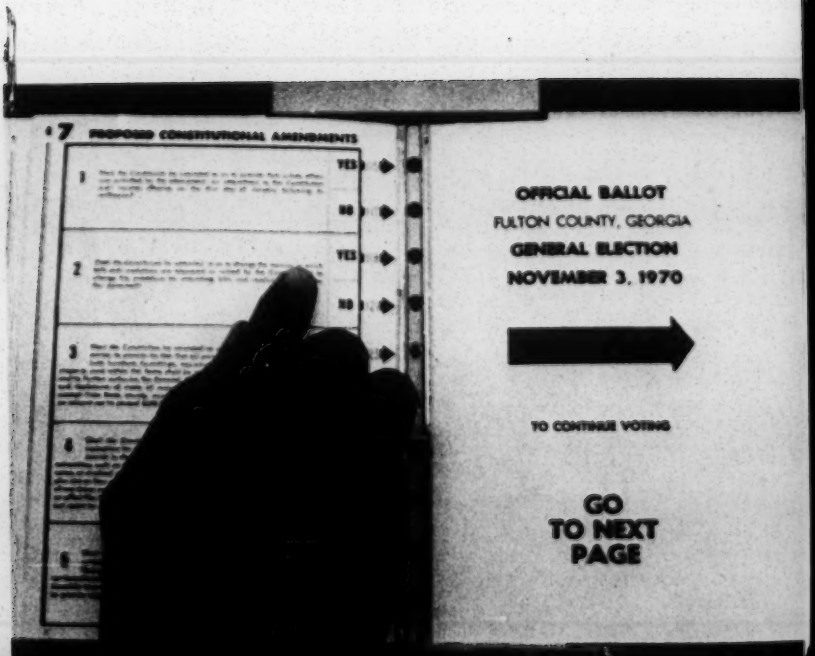
Groups receiving grants from VEP differ widely in their make-up; some are temporary ad hoc organizations, while others are local branches of national organizations. Grant applicants must indicate the need for registration in their area, the methods they will use, and the nature of their organization. The typical grant ranges from one to two thousand dollars and helps defray the unavoidable costs of training workshops, publicity, canvassing, and transportation to registration offices.

Grant recipients are instructed that no funds can be used for partisan purposes, and they must submit weekly financial and program reports. VEP staff members monitor and assist these groups during the period of the registration drive.

Citizenship Education

Registration to vote is indispensable to political participation, but by itself it is not enough. Persons who have long been excluded from the political process need instruction in the ways this process works. They need to be informed of their rights and the procedures used in exercising and protecting these rights. They need information about the nature and operation of various government offices and programs. They need to be acquainted with how their participation may influence the manner in which government affects their lives.

VEP has promoted citizenship education of this kind through the sponsorship of workshops and conferences and the production of written and audio-visual materials. VEP believes there must be greatly increased attention to such educational services if the expanded suffrage is to yield meaningful returns.


7
PROPOSED CONSTITUTIONAL AMENDMENTS
YES
NO
YES
NO
OFFICIAL BALLOT
FULTON COUNTY, GEORGIA
GENERAL ELECTION
NOVEMBER 3, 1970
TO CONTINUE VOTING
GO
TO NEXT
PAGE

Assistance To Elected Officials

One of the dramatic and rewarding results of the expanded black suffrage in the South is the increasing number of blacks elected to public office. This number climbed above 650 in the 1970 elections. Since blacks were excluded from political office in the past, most of these newly-elected men and women lack governmental experience. Also many of them must operate in still hostile environments. And the resources available to most of their white counterparts are not so accessible to them.

Thus there is a real need and justification for various kinds of assistance to these black officials. It is critical that they be given every opportunity to demonstrate that the election of blacks to public office can bring significant benefits to their constituents. Otherwise, it will be hard to maintain the belief that adherence to the rules of the political system is a fruitful activity for poor and aggrieved people.

As these needs have emerged in recent years, the Voter Education Project has tried to develop programs to meet them. Conferences and workshops have been held. Materials have been distributed. Legal and professional consultation has been supplied. Interns have been provided.

On four predominantly black college campuses, Centers for Elected Officials have been established. They are located at Clark College in Atlanta, Miles College in Birmingham, Southern University in Baton Rouge, and Tougaloo College in Jackson. They are

designed not only to serve the needs of elected officials, but also to involve students and faculty in this undertaking. Assistance to officials in other states is conducted by the VEP office in Atlanta and the state VEP offices in Arkansas, North Carolina, and South Carolina.

The resources presently available to assist minority group officials are not adequate even for the current number, and this number is certain to grow each year. In addition to providing these officials with a proper orientation to their new positions, there is an urgent need to give them technical assistance in their efforts to tap the only source of large-scale aid for their communities—federal assistance programs.

Workshop for Coroners, sponsored by VEP.

Sheriff John Hulett (L.) and deputy, Lowndes County, Alabama. Hulett is one of four black sheriffs recently elected in Alabama.

Research

VEP maintains statistics on registration and voting, data on black elected officials, and other information concerning black political participation in the South. VEP also undertakes on occasion in-depth studies of elections or other events which promise to reveal more about the problems and progress of this participation. This research not only is useful to the other functions of VEP, but it has become the main source of such information for government agencies, the news media, scholars, and others.

Reports From Recent VEP-Sponsored Projects

"A 93 year old woman was registered for the first time. Said she was glad to be able to vote before she dies."

Ripley, Tennessee
August 1970

"A 70 year old man said that he had gone to register a long time ago, but because of the inhuman treatment he received and the literacy test, he was just afraid to go back and try again."

Coahoma County, Mississippi
September 1970

"I went into the Register's office with 5 people Saturday morning. Four walked out, one got registered, they was afraid that the Plantation owner would make them move or maybe the Welfare would cut them off, someone must have said something to them."

Sharkey County, Mississippi
March 1969

"Some persons feared going out of there area to register. They feared taking a test, the publicity of being there, trouble they may cause, losing there jobs if they would get off to register, and the long ways over town."

Moore County, North Carolina
April 1969

"Our only registration day is the second Saturday in each month from 9:00 a.m. to 5:00 p.m. We asked for two extra days but did not get them.

Amelia. Virginia
September 1970

"This project represented a new involvement of a segment of the poor community which has never been involved in political affairs and were never thought about by prior political leadership."

Laurinburg, North Carolina
April 1969

"We know there is only two things the white man know, and that is the ballot and dollar, he understand both very well. He has done a good job of selling them the idea that their ballot does not mean anything. I long to see the Negro wake up and take his rightful place in this America."

Baton Rouge, Louisiana
August 1969

"There is not a water or sewage system there, nor do they have a paved street in the Black vicinity. They invited the Mayor for the July 7 meeting, he failed to respond."

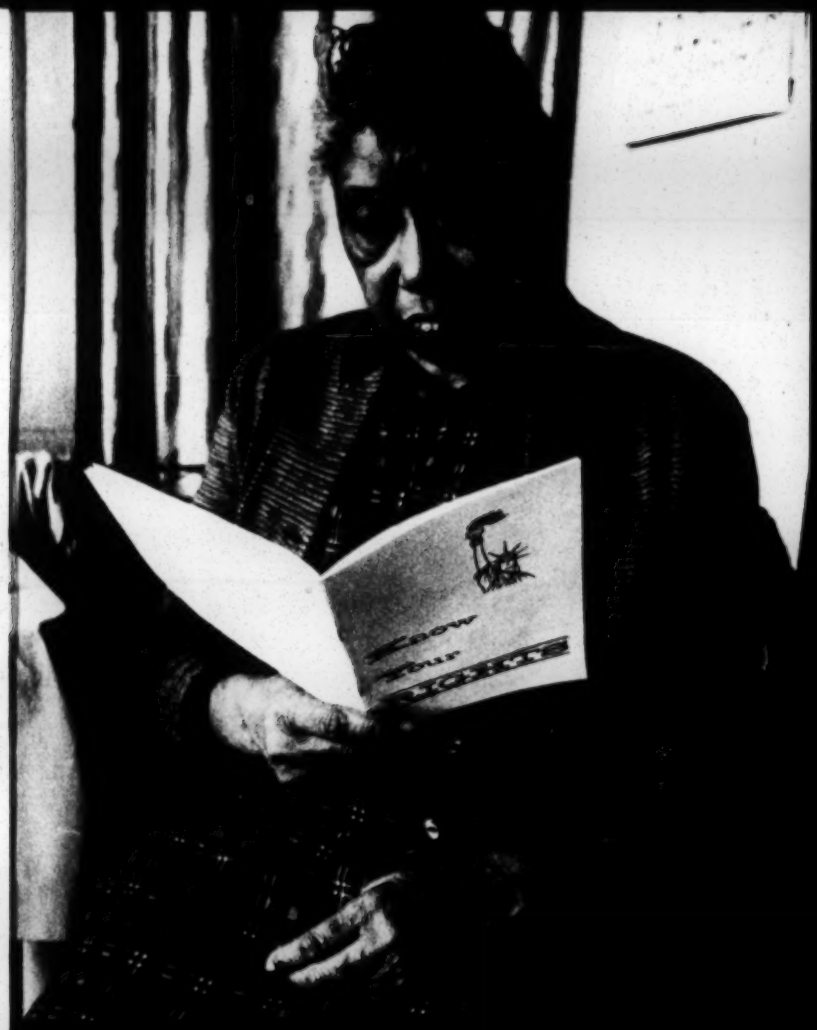
Lincoln County, Arkansas
July 1969

VEP's Future

Virtually all of VEP's funding in the past has come from foundations. In 1969 the Tax Reform Law greatly restricted the use of tax-exempt funds for voter registration activities. Among the new conditions are requirements that an organization must operate in five or more states and in more than one electoral period. VEP is one of the few organizations in the country which is able to comply with these requirements. Another new condition is that no more than twenty-five percent of an organization's budget can come from a single source. This means that VEP cannot rely on one or two large foundations for the bulk of its support.

Thus VEP must broaden its base of support if the continuation and expansion of its programs is to be assured. Efforts are being made to find new contributors not only among foundations and corporations, but also among private citizens throughout the country.

VEP is confident that progressive individuals and groups will support the efforts to achieve real democracy in the South. This nation cannot allow the 1970's to become a time of retreat from the needs and promises that face it.



You can help support the programs of VEP by sending a contribution to the address below. Donations are tax deductible.

Voter Education Project, Inc.
5 Forsyth Street
Atlanta, Georgia 30303

Board of Directors of the Voter Education Project, Inc.

PRESIDENT
Donald L. Hollowell
Regional Director
Equal Employment Commission
Atlanta, Georgia

VICE PRESIDENT
Frank Smith
Director
Tennessee Valley Authority
Knoxville, Tennessee

SECRETARY
Joan Cashin
Community Leader
Huntsville, Alabama

TREASURER
The Hon. Henry Marsh
Vice-Mayor
Richmond, Virginia

LEGAL COUNSEL
Joseph F. Haas
Attorney-at-Law
Atlanta, Georgia

Vivian W. Henderson
President,
Clark College
Atlanta, Georgia

John H. Wheeler
President
Mechanics and Farmers Bank
Durham, North Carolina

James E. Youngdahl
Attorney-at-Law
Little Rock, Arkansas

Hodding Carter, III
Editor, *Delta-Democrat Times*
Greenville, Mississippi

Raymond M. Wheeler
Physician
Charlotte, N.C.

Harry Huge
Attorney-at-Law
Washington, D.C.

John Ruffin, Jr.
Attorney-at-Law
Augusta, Georgia

James H. Chubbuck
Director
Institute of Politics
Loyola University
New Orleans, Louisiana

The Hon. Julian Bond
Georgia House of Representatives
Atlanta, Georgia

Robert J. Palmer
Businessman
Sumter, South Carolina

John Lewis
Executive Director

Organizer of Nashville student "sit-in" movement in 1960. One of original "Freedom Riders" in 1961. National Chairman of Student Nonviolent Coordinating Committee, 1963-66. One of leaders of 1963 March on Washington and 1965 March from Selma to Montgomery. Associate Director of Field Foundation, 1966-67. Community Organization Project Director for Southern Regional Council, 1967-70.

RESOURCE MATERIALS FOR ELECTED OFFICIALS

The Voter Education Project has begun to survey the available materials which various elected officials might find helpful in their respective offices. In some instances, we have been able to include some specific document in a conference participant's packet. There is a wide difference among the states in the servicing of the state university, with appropriate publications for most categories of public office. Others have virtually nothing. In some instances, there are apparently effective municipal and school board associations which prepare pertinent materials for their members; but, across the eleven Southern states covered by the VEP, it is a spotty picture.

Following is a summary by states of some of the pertinent agencies which conference participants may want to be in touch with in their own local.

ALABAMA

The Bureau of Public Administration of the University of Alabama at Tuscaloosa (Telephone: 348-6010) provided us with a list of publications which are available, free of charge, on request. However, most are indicated as being 'Out of Print'.

Alabama League of Municipalities, John F. Watkins, Executive Director, P. O. Box 1270, Montgomery, Alabama 36102.

Alabama Association of School Board, Dr. George Howard, Executive Secretary, P. O. Box 6133, University, Alabama 35486. 205/348-6092.

ARKANSAS

Department of Political Science, University of Arkansas, Fayetteville, Ark. 575-2000. They do not publish any materials, but offer some consultative services. Dr. Alexander of the Department recommends a book "State and Local Government in Arkansas", available from the Democratic Printing and Lithograph Co., 2nd Street, Little Rock.

Arkansas Municipal League, Glenn G. Zimmerman, Executive Director, P. O. Box 38, North Little Rock, Ark. 72115. 501/FR5-6429. At a cost of $20.00 they will provide a large "Handbook for Arkansas Municipal Officials", with an annual supplement.

Arkansas School Boards Association, Dr. Robert C. Miles, Executive Secretary, University of Arkansas, Peabody 107, Fayetteville, Ark. 72701. 501/575-5109. They publish a handbook for school board members and indicate that all school board members should be receiving their monthly newsletter.

FLORIDA

Public Administration Clearing Service, University of Florida, Gainesville, Fla. 376-3261, ext. 2531. They provided us with a list of publications, a number of which are out of print.

Florida League of Municipalities, Gordon T. Butler, Executive Secretary, P. O. Box 778, Jacksonville, Fla. 32201.

Florida School Board Association, George H. Rumpel, Executive Director, 1171 Beach Blvd., Jacksonville Beach, Fla. 32050. 904/246-2981. They publish a handbook and a newsletter.

GEORGIA

Institute of Government, University of Georgia, Terrell Hall, Athens, Ga. 30601. 542-2736. From their list of publications, it appears that this is one of the better organized of the state agencies insofar as servicing public officials goes.

Georgia Municipal Association, W. Elmer George, Executive Director, Fulton Federal Building, Atlanta, Ga. 30303. 688-0472. One of the more efficient of the municipal leagues also. Numerous publications.

Georgia School Boards Association, Kack K. Acree, Executive Secretary, 817 West Peachtree Street, N.E., Atlanta, Georgia 30383. They have a handbook for school board members.

LOUISIANA

Public Affairs Research Council of Louisiana, 300 Louisiana Ave., P. O. Box 2748, Baton Rouge, La. 70821. 504/343-9204. A private, non-profit agency, PAR has extensive publications in all fields of concern relating to local and state governments.

Louisiana Municipal Association, Sidney L. Gray, Executive Director, 301 Capitol House Hotel, Baton Rouge, La. 70821.

Louisiana School Boards Association, James D. Prescott, Executive Secretary, Drawer LS-University Station, Baton Rouge, La. 70803.

MISSISSIPPI

Department of Research in Business & Government, University of Mississippi, Oxford, Mississippi. 232-7534. Most of the titles on their list of publications are noted as being 'Out of Print.'

Mississippi Municipal Association, W. J. Caraway, Executive Vice President, P. O. Box 254, Jackson, Miss. 39205.

MISSISSIPPI Cont'd

Mississippi School Boards Associations, Fred McEwen, Acting Executive Secretary, 1332 Meadowbrook, Jackson, Miss. 39211. 601/366-7267. Only recently formed, the association has little funds and no publications.

NORTH CAROLINA

Institute of Government, University of North Carolina, P. O. Box 990, Chapel Hill, N. C. 27514. 919/933-1304. An impressive list of available materials may be secured on request. It is up to date and covers a wide range of state and local government matters.

North Carolina League of Municipalities, Mrs. Davetta Steed, Executive Director, P. O. Box 3069, Raleigh, North Carolina 27602.

North Carolina State School Boards Association, Dr. Raleigh E. Dingman, Executive Secretary, P. O. Box 810, Chapel Hill, N. C. 27514. 919/929-1637. Their manual for school board members is currently out of print, but they publish a number of other things, including a periodic Bulletin.

SOUTH CAROLINA

Municipal Association of South Carolina, J. N. Caldwell, Jr., Executive Director, P. O. Box 306, Columbia, South Carolina 29202. 803/256-8368. They publish an attractive quarterly magazine covering matters of interest to municipal officials and others.

South Carolina Association of School Boards, T. Jackson Lowe, Executive Director, 1401 Hampton St., Columbia, S.C. 29201. 803/253-9742. They do not have a handbook, but indicated they send new school board members a packet of various materials.

TENNESSEE

Municipal and Technical Advisory Service, University of Tennessee, Knoxville, Tenn. No publications, but a consultative service according to Dr. Hobday of their staff. 615/974-5301.

Tennessee Municipal League, Herbert Bingham, Executive Secretary, 226 Capitol Blvd., Nashville, Tenn. 37219. 615/AL5-6416. They don't publish much but work on a consultative basis with local officials.

Tennessee School Boards Association, Julian Brewer, Executive Secretary, 200 Cordell Hull Bldg. Nashville, Tenn. 37219. 615/741-2824 . They have a 1960 handbook which is about to be revised, a monthly newsletter and other publications.

TEXAS

Texas Municipal League, Stephen Matthews, Executive Director, 801 Vaughn Bldg. Austin, Texas 78701. 512/GR8-6601. A monthly magazine and other publications.

Texas Association of School Boards, Cecil E. Rusk, Executive Director, 405 West 8th Street, Austin, Texas 78701. 512/476-5507. They publish a handbook and other attractive materials.

VIRGINIA

Institute of Government, University of Virginia, 207 Minor Hall, Charlottesville, Va. 22903. 703/924-3396. They publish a number of handbooks for specific public offices as well as other materials.

Virginia Municipal League, Harold Baumes, Executive Secretary, 700 Travelers Bldg. Richmond, Va.

Virginia School Boards Association, Dr. George W. Holmes, III, Executive Director, 111 Peabody Hall, University of Virginia, Charlottesville, Va. 22903. 703/924-3170. Handbook and other materials for Virginia School board members who are all appointed.

BLACK ELECTED OFFICIALS

IN THE

SOUTHERN STATES

Compiled on the basis of information available to the Voter Education Project as of November 20, 1968, these are the black elected public officials in the 11 states covered by the VEP. A margin of error exists in the accuracy of some of the information here due to the difficulty in staying abreast of election results and data on the expiration of terms of office.

Voter Education Project
Of the Southern Regional Council
5 Forsyth Street, N. W.
Atlanta, Georgia 30303

ALABAMA

William C. Allen
Justice of Peace
Drawer A
Tuskegee Institute
Tuskegee, Ala. 36088

Lucius Amerson
Sheriff
109 N. Elm St.
Tuskegee, Ala. 36083

A.R. Ashley
Justice of Peace
305 Bruce St.
Tuskegee Institute
Tuskegee, Ala. 36088

C.R. Atkinson
City Council
7 Draper St.
Hobson City, Ala.

David Barnes
City Council
Triana, Ala.

Hillie Belcher
Justice of Peace
Box 67
Faunsdale, Ala. 36738

Mrs. Alice Belle
Constable
Box 34
Coatopa, Ala. 35450

Frank H. Bentley Jr.
City Council
Drawer 1099
Tuskegee Institute
Tuskegee, Ala. 36088

John S. Billingsley
City Council
301-B Brighton Ave.
Roosevelt City, Ala. 35020

Dr. Prosanto K. Biswas
School Board
Box 245
Tuskegee Institute
Tuskegee, Ala. 36088

Albert C. Bulls Jr.
City Council
211 Althea St.
Tuskegee Institute
Tuskegee, Ala. 36088

William J. Childs
Justice of Peace
1802 Patterson St.
Tuskegee Institute
Tuskegee, Ala. 36088

Jerry D. Coleman
City Council
228 63rd St.
Fairfield, Ala.

Robert Conley
City Council
Hobson City, Ala.

Joe L. DuBose
City Council
517 63rd St.
Fairfield, Ala.

Rev. V.A. Edwards
Board of Revenue
Box 58
Tuskegee Institute
Tuskegee, Ala. 36088

Jesse Favor
Justice of Peace
c/o Lowndes County Christian Movement
Box 205
Hayneville, Ala.

Joe L. Fletcher
City Council
Triana, Ala.

Clyde Foster
Mayor
Rt. 3 Box 128
Madison, Ala. 35758

Theodore Fox
City Council
c/o City Hall
Jacksonville, Ala.

Davie Frazier
Justice of Peace
214 Segar St.
Troy, Ala. 36081

T.M. Gilchrist
Justice of Peace
c/o Lowndes County Christian Movement
Box 205
Hayneville, Ala.

Dr. C.G. Gomillion
School Board
308 Bibb St.
Tuskegee Institute
Tuskegee, Ala. 36088

William Griffin
City Council
Triana, Ala.

James M. Harper
Justice of Peace
Rt. 1 Box 62
Thomasville, Ala.

A.M. Hayden
City Council
Box 201
Uniontown, Ala. 36786

Isaiah Hayes III
Justice of Peace
407 13th Ave. N.W.
Attalla, Ala.

Mr. R.T. Hayes
Justice of Peace
Rt. 1 Box 7
Magnolia, Ala. 36754

Dr. J.H.M. Henderson
School Board
Box 247
Tuskegee Institute
Tuskegee, Ala. 36088

Elias Hendricks
Constable
1144 24th Ave. N.
Birmingham, Ala.

Oscar Hildreth
Justice of Peace
c/o James Harper
Rt. 1 Box 62
Thomasville, Ala.

James Johnson
Constable
608 Alder Ave.
Birmingham Ala. 35214

John Hoard
Justice of Peace
Rt. 1 Box 228
Livingston, Ala. 35470

Earl Jerome King
Justice of Peace
Rt. 6 Box 38
Gadsden, Ala.

Rev. Peter Kirksey
County School Board
Rt. 1 Box D-19
Boligee, Ala. 35443

McKinley Colb
City Council
5321 Court G.
Fairfield, Ala.

Afton M. Lee Sr.
City Council
1718 S. 27th Ave.
Homewood, Ala. 35209

Samuel Little
School Board (Chairman)
Rt. 1 Box 14-C
Eppes, Ala. 35406

L.A. Locklair
Tax Collector
1600 Montgomery Road
Tuskegee, Ala. 36083

Miss Patricia McAlpin
Justice of Peace
516 N. 9th St.
Gadsden, Ala.

Ernest McLin Sr.
City Council
121 61st St.
Fairfield, Ala. 35064

John L. Mason
City Council
612 Grays St.
Roosevelt City, Ala. 35020

Wilbur Miller
City Council
628 Country Club Drive
Roosevelt City, Ala. 35020

Lorenzo S. Mitchell
City Council
401 Brighton Ave.
Bessemer, Ala.

Aris Morris
Justice of Peace
Rt. 1 Box 412-C
West Attalla, Ala.

Virgie Lee Pearson
City Council
328 57th St.
Fairfield, Ala. 35064

William T. Peterson
City Council
Box 143 Rainbow Drive
Tuskegee Institute
Tuskegee, Ala.

Freddie C. Rogers
Mayor
317 Woodward Ave.
Roosevelt City, Ala. 35020

Richard Rowe
Constable
General Delivery
Witfield, Ala. 36923

Calvin Smith
City Council
Rt. 4 Box 521-B
Roosevelt City, Ala. 35020

A. Snow
City Council
404 Lincoln St.
Hobson City, Ala.

James M. Snow
City Council
Hobson City, Ala.

Mrs. Willie Maud Snow
City Council
404 Lincoln St.
Hobson City, Ala.

Moses Springer
City Council
Hobson City, Ala.

Charles Stanton
City Council
232 Pierce St.
Hobson City, Ala.

J.R. Striplin
Mayor
712 Park Ave.
Hobson City, Ala. 36201

Lewis Thomas
Constable
Rt. 7 D-1 Box 46
Panola, Ala. 35477

Mrs. Tessie Thomas
Justice of Peace
Rt. 1 Box 48
Panola, Ala. 35477

Frank J. Toland
City Council
Box 873
Tuskegee Institute
Tuskegee, Ala. 36088

James R. Weatherly
Coroner
c/o Courthouse
Livingston, Ala.

Harold Webb
Board of Revenue
102 Chambliss
Tuskegee, Ala. 36083

Rev. Herbert Wheeler
Constable
3633 Laurel Ave. S.W.
Birmingham, Ala.

Mrs. Annie B. Williams
Justice of Peace
Rt. 1 Box 30
Panola, Ala. 35477

Jimmie Lee Williams
City Council
409 53rd St.
Fairfield, Ala. 35064

Mrs. Bettie Wimbley
Justice of Peace
General Delivery
Witfield, Ala. 36923

Arthur Woods
Justice of Peace
Box 67
Faunsdale, Ala. 36738

Lee D. Young
City Council
616 McDaniel St.
Hobson City, Ala. 36201

ARKANSAS

Mrs. Mabel Allen
School Board
201 Arch St. Box 104
Eudora, Ark. 71640

Earl Austin
School Board
General Delivery
Lockesburg, Ark. 71846

D.B. Bell
School Board
General Delivery
Lockesburg, Ark. 71846

Mervin Bell
School Board
General Delivery
Lockesburg, Ark. 71846

James Boone
Town Council
Rt. 1 Box 18
Mitchelville
Dumas, Ark. 71639

Alex Brown
School Board
General Delivery
Tucker, Ark. 72168

Charles Bussey
City Manager's Board
1860 Izard St.
Little Rock, Ark.

Charles Kelley
Mayor
Mitchelville
Rt. 1 Box 386-A
Dumas, Ark. 71639

R.C. Cravens
School Board
General Delivery
Lockesburg, Ark.

Sammie A. Criswell
School Board
General Delivery
Springfield, Ark. 72157

Cain Crockran
School Board
General Delivery
Solgohachia, Ark. 72156

Dennis Curry
School Board
c/o Jefferson County Board of Education
Pine Bluff, Ark.

Mrs. Syble Dockery
School Board
Rt. 1
Bucker, Ark. 71827

Jethro Fair
School Board
Rt. 7 Box 68
Pine Bluff, Ark. 71601

Mr. Johnnie Gay
Mayor
Town of Allport
Humnoke, Arkansas

A. L. Grant
Alderman
Route 1, Box 14
Dumas, Arkansas 71639

DeArthur Grice
School Board
General Delivery
Moscow, Ark. 71659

J. C. Hamilton
School Board
Route 5, Box 320
Pine Bluff, Ark. 71601

J. D. Hammond
School Board
General Delivery
Menifee, Ark. 72107

R. E. Hemphill
School Board
General Delivery
Center Ridge, Ark. 72027

John Holmes
School Board
Route 5
Magnolia, Ark. 71753

Frank Hunter
School Board
Route 3, Box 98
Sheridan, Ark. 72150

Moses Johnson
Mayor
Town Hall
Reed, Ark.

Oscar Johnson
School Director
Route 3, Box 57
Stephens, Ark. 71764

Rev. Lorenzo Jones
Aldermanic Board
1900 Cartwright Ave.
Earle, Ark.

D. W. Jordan, Sr.
Aldermanic Board
126 Highway Avenue.
West Helena, Ark.

- - - - - -

Frank Jordan
School Board
413 Elm Street
Helena, Ark. 72342

Shuley Lovett
School Board
General Delivery
Banks, Ark. 71631

Miss Minnie Macklin
School Board
General Delivery
Sherrill, Ark. 72152

Rev. G. R. Mazique
Aldermanic Board
1608 Holly St.
Helena, Ark.

Abraham McCarrell
Alderman
Route 1, Box 385-B
Dumas, Arkansas

Arthur H. Miller
School Board
1813 Collegiate Circle
Pine Bluff, Ark. 71602

Donald Mills
School Board
General Delivery
Ashdown, Ark. 71822

Ladell Morris
Aldermanic and School Boards
General Delivery
Menifee, Ark. 72107

Ivory Murphy
School Board
Route 2
Chidester, Ark. 71726

C. W. Olloway
School Board
Route 6, Box 102
Pine Bluff, Ark. 71601

T. E. Patterson
School Board
1306 Wright Avenue
Little Rock, Ark. 72206

Charles Portis
Town Council
Route 1, Box 13
Dumas, Arkansas 71639

James Sims
School Board
General Delivery
Wabbaseka, Ark. 72175

Frank Smith
Mayor
Town Hall
Menifee, Ark. 72107

John W. Smith
School Board
401 W. 21st St.
North Little Rock, Ark. 72114

T. L. Story
School Board
Route 5
Emerson, Ark. 71740

Frank E. Taylor
Recording Treas. (Norall, Ark.)
Earle, Arkansas

Aaron Thompson
School Board
Route 3, Box 169
Rosston, Ark. 71858

Ira J. Tidwell, School Board
Route 1, Box 22
Rosston, Ark. 71858

Andrew Walker
School Board
Route 2, Box 96
Altheimer, Arkansas

Joe Walls
School Board
General Delivery
Lockesburg, Ark. 71846

Rev. G. Edward West
City Board of Directors
721 N. 8th St.
Fort Smith, Ark.

Bobby E. Brooks
City Commission
1325 W. 28th St.
Riviera Beach, Fla. 33404

Earl J. Carroll
County Commission
c/o Room 252 County Courthouse
Miami, Fla. 33130

Jackie Caynon
City Council
c/o City Hall
Fort Pierce, Fla.

F.M. Cunningham
City Council
600 Rosemary Ave.
West Palm Beach, Fla. 33401

George H. Gause
City Commission
Gause Funeral Home
Bartow, Fla.

James Huger
City Council
Bethune-Cookman College
Daytona Beach, Fla. 32017

Earl Johnson
City Council
625 W. Union St.
Jacksonville, Fla. 32202

Joe Lang Kershaw
State House
2539 N.W. 46th St.
Miami, Fla. 33142

Mrs. Sallye B. Mathis
City Council
1160 Durkee St.
Jacksonville, Fla. 32209

Mrs. Athalee Range
City Commission
6015 N.W. 7th Ave.
Miami, Fla. 33127

Robert Scott
City Council
Box 224
Lawtey, Fla. 32058

William Shellman
Constable
703 Broad St.
Jacksonville, Fla. 32204

Charles E. Simmons Jr.
Civil Service Commission
640 W. 8th St.
Jacksonville, Fla. 32209

Mrs. Mary L. Singleton
City Council
1351 W. 33rd St.
Jacksonville, Fla. 32209

Oscar N. Taylor
City Council
1505 Eaverson Ave.
Jacksonville, Fla. 32209

Rudolph Von Slaughter
City Commission
1132 Plummer Circle
Melbourne, Fla. 32901

Boisy Waiters
City Commission
733 S.W. Third St.
Dania, Fla. 33004

Ozie F. Youngblood
City Commission
210 N.W. Sixth Ave.
Del Ray Beach, Fla. 33444

David C. Albert
City Council
c/o City Hall
Augusta, Ga.

William H. Alexander
State House
859 Hunter St. N.W.
Atlanta, Ga. 30314

Earl Baggs
City Commission
Rt. 1
Riceboro, Ga. 31323

Julian Bond
State House
162 Eurahlee St. S.W.
Atlanta, Ga. 30314

Benjamin D. Brown
State House
250 Mathewson Place S.W.
Atlanta, Ga. 30314

Mose Cooper
City Council
Rt. 1 Box 112-C
Sylvania, Ga. 30467

Henry Curry
County Commission
Rt. 2
Townsend, Ga. 31331

J.C. Daugherty
State House
15 Chestnut St. N.W.
Atlanta, Ga. 30314

James E. Dean
State House
17 East Lake Drive N.E.
Atlanta, Ga. 30317

B.L. Dent
City Council
1117 Gwinnett St.
Augusta, Ga. 30901

Richard L. Dent
State House
1117 Gwinnett St.
Augusta, Ga., 30901

Clarence G. Ezzard
State House
245 Atlanta Ave. S.E.
Atlanta, Ga., 30315

Rev. C.S. Hamilton
City Council
1224 Gwinnett St.
Augusta, Ga. 30901

Mrs. Grace T. Hamilton
State House
582 University Place
Atlanta, Ga. 30314

Bobby L. Hill
State House
458½ W. Broad St.
Savannah, Ga. 31401

Richmond D. Hill
City Council
Box 37
Greenville, Ga. 30222

John Hood
State House
c/o State Capitol
Atlanta, Ga. 30314

Miss Edith Jacqueline Ingram
Ordinary
718 New St.
Sparta, Ga.

Robert Ingram
School Board
718 New St.
Sparta, Ga. 31087

Leroy Johnson
State Senate
1014 Gordon St. S.W.
Atlanta, Ga. 30310

John McCown
County Commission
718 New St.
Sparta, Ga. 31087

E.J. Shepherd
State House
289 Tanner St. S.E.
Atlanta, Ga.

James H. Smith
County Commission
c/o Mrs. Robert Ingram
743 Burnett St.
Sparta, Ga.

Rev. L. Scott Stell Jr.
County Commission
1616 Eleanor St.
Savannah, Ga. 31401

Dr. Horace E. Tate
City School Board
201 Ashby St. N.W.
Atlanta, Ga. 30314

Albert Thompson
State House
210 Ninth St.
Columbus, Ga. 31901

Horace T. Ward
State Senate
859½ Hunter St.
Atlanta, Ga. 30314

Q.V. Williamson
Board of Aldermen
855 Hunter St. N.W.
Atlanta, Ga. 30314

Asa G. Yancey
City School Board
2845 Engle Road N.W.
Atlanta, Ga. 30318

Rev. N.B. Young
School Board
Antioch Baptist Church
Augusta, Ga.

LOUISIANA

Roland Adams
County Constable
Route 3, Box 116
Vacherie, La. 70090

Wesley Albert, Sr.
Justice of Peace
P.O. Box 441
New Roads, La. 70760

F. J. Atlas
School Board
Route 3
Lake Providence, La. 71254

Morris Barnes
Constable
P. O. Box 82
Palmetto, La. 71358

Larry Balthazar
Ward Constable
Route 1, Box 15½
Natchez, La. 71456

John Bobb, Jr.
City Council
P. O. Box 74
Grand Coteau, La. 70541

Joseph J. Borne
Constable
Box 24
Edgard, La. 70049

Dr. Ruth D. Bradford
Aldermanic Board
Grambling, Louisiana

Anderson Broussard
Justice of Peace
Star Route B, Box 227
Franklin, La. 70538

J. Woodrow Calvey
School Board
Welcome, La.

Felton C. Ceasar
Justice of Peace
Route 2, Box 114
Welcome, La. 70993

Oliver Cooper
Police Jury
Route 2, Box 120-B
Welcome, La. 70093

Eddie Davis
Police Jury
Weyanoke Post Office
Weyanoke, La. 70787

Joseph M. Davis
Police Jury
Route 2, Box 43
Jeanerette, La. 70544

Joseph Delphin
Justice of Peace
Route 1, Box 38
Natchez, La. 71456

Joseph A. Delpit
City Council
725 Lettsworth St.
Baton Rouge, La. 70802

Harry Lee Fusilier
City Council
P. O. Drawer 409
Crowley, La. 70526

Isaac Garritt, Jr.
Police Jury
P. O. Box 132
Vacherie, La. 70090

Whitmore Gordon
Town Council
Route 1, Box 79
Edgard, La. 70049

Reed Green
Town Council
Maringouin, La. 70757

Charlie Harris
Justice of Peace
1006 Singletary Street
New Roads, La. 70768

Jake W. Holmes
School Board
Box 85
Bayou Gaula, La. 70716

Levis T. Jackson
Marshal
Grambling, La. 71245

Rev. C. P. Jenson
Aldermanic Board
Grambling, La.

Stanley Johnson
Justice of Peace
Star Route B, Box 165
Franklin, La. 70538

Raymond Julien
Police Jury
P. O. Box 565
Donaldsonville, La. 70346

Milton Kelly
Aldermanic Board
Grambling, La.

L. D. Land
Aldermanic Board
Grambling, La.

Ledell Mackie
Police Jury
Route 5 W, Box 1465
St. Francisville, La. 70775

Mrs. Helena B. McClinton
School Board
203 Stanbrough St.
Tallulah, La. 71282

Ernest Metz
Constable
Star Route B, Box 230
Franklin, La.70538

Raymond A. Minor
School Board
Route 5, Box 300
St. Francisville, La. 70775

Anatole Monconduit
County Constable
Welcome, La. 70093

Henry A. Montgomery
Aldermanic Board
Box 259
Ferriday, La. 71334

Ernest Morial
State House
1821 Orleans Ave.
New Orleans, La. 70116

Thomas Nelson
Constable
Route 2, Box 30
New Roads, La. 70760

Jesse Paul
Marshall
311 Gabriel Street
Patterson, La.70392

Joseph A. (Joe) Pete
City Council
508 North Ave. C
Crowley, La. 70526

Joseph Russell Richard, Sr.
Town Council
P. O. Box 117
Grand Coteau, La. 70584

Watson Sanders
Police Jury
Route 1, Box 227
Sondheimer, La. 71276

Harvey Schexnayder
Justice of Peace
P. O. Box 93
Varherie, La. 70090

Arthur D. Smith
Aldermanic Board
Grambling, La.

Nathaniel Smith, Sr.
Police Jury
Route 5, Box 315
St. Francisville, La. 70775

Peter Smith
City Council & Mayor pro tem
P. O. Box 146
Grand Coteau, La. 70541

Rudolph Sorapuru
Police Jury
River Road, P. O. Lucy
Lucy, La. 70069

Leonard Tardy
Constable
Star Route B, Box 163
Franklin, La. 70538

James A. Thomas
School Board
P. O. Box 814
Tallulah, La.

Rev. O. L. Virgil
Police Jury
1601 Fourth St.
Lake Providence, La. 71254

Alvin White, Jr.
School Board
Route 5 W, Box 1130
St. Francisville, La. 70775

John Williams
School Board
Weyanoke, La. 70787

B. T. Woodard
Mayor
Box 37
Grambling, La.

Anderson Yancy
Police Jury
Star Route B, Box 227
Franklin, La. 70538

MISSISSIPPI

Howard T. Bailey
Election Commission
Rt. 3 Box 57
Lexington, Miss.

Miss Julia Banks
Election Commission
Rt. 1 Box 117
Fayette, Miss.

Osborne Bell
Coroner
195 Park Ave.
Holly Springs, Miss. 38635

Ellis Braxton
Election Commission
Rt. 1 Box 139
Lorman, Miss.

Robert G. Clark
State House
Box 184
Lexington, Miss. 39095

Rogers Clark
Election Commission
Royal St.
Port Gibson, Miss.

Alexander Collins
Justice of Peace
716 Coffee St.
Port Gibson, Miss. 39150

Mrs. Geneva Collins
Chancery Clerk
716 Coffee St.
Port Gibson, Miss. 39150

John Daugherty
Election Commission
Lamar, Miss.

Mrs. Gladys Davis
Election Commission
Box 244
Woodville, Miss.

Rev. Dan Ferguson
Justice of Peace
General Delivery
Claksdale, Miss. 38631

Sylvester Gaines
Board of Supervisors
Rt. 2 Box 18
Lorman, Miss. 39096

W.E. Garrett
Election Commission
169 N. Hickory St.
Canton, Miss.

Mrs. Flonzie Belle Goodloe
Election Commission
169 N. Hickory St.
Canton, Miss.

Matthew Gray
Election Commission
Highway 18
Port Gibson, Miss.

Robert Dean Gray
Board of Aldermen
Shelby, Miss.

John Green
County School Board
Box 553
Woodville, Miss.

Mrs. Marie Green
County School Board
Rt. 2 Box 938
Woodville, Miss.

Mrs. Sallye W. Griffin
Board of Aldermen
Box 132
Mound Bayou, Miss. 38762

Sol Jackson
Election Commission
Fayette, Miss.

Everett Jennings
Election Commission
Hermansville, Miss.

Elra Johnson
Election Commission
100 Hinds St.
Durant, Miss.

Hermon Johnson
Board of Aldermen
Box 262
Mound Bayou, Miss. 38762

James Jolliff Jr.
Board of Supervisors
Rt. 2 Box 112
Woodville, Miss. 39669

Charlie Jones
Justice of Peace
Rt. 1 Box 14
Coahoma, Miss. 38617

Marshall Jones
Election Commission
c/o Mike Trister
Marshall County Legal Services
North Side of the Square
Holly Springs, Miss.

R.W. Jones
City Council
Mound Bayou, Miss.

Mrs. Martha Lee
Justice of Peace
Rt. 1 Box 38
Lorman, Miss. 39096

Wesley Liddell
Mayor
Mound Bayou, Miss.

Horace Lightfoot
County School Board
c/o Mrs. Geneva Collins
716 Coffee St.
Port Gibson, Miss. 39150

Earlie Lott
Constable
Box 274
Fayette, Miss. 39069

Mrs. Arenia C. Mallory
County School Board
Saints Junior College
Lexington, Miss.

James Malone
Justice of Peace
Rt. 2
Waterford, Miss. 38685

Griffin McLaurin
Constable
Rt. 2 Box 56
Tchula, Miss. 39169

Leander Monroe
Constable
106 Mulberry St.
Port Gibson, Miss. 39150

Sandy Nealey
Constable
5 Ray St.
Natchez, Miss. 39120

Mrs. Legora A. Reed
City Council
Mound Bayou, Miss. 38762

U.S. Rimmer
Justice of Peace
Rt. 2 Box 74
Camden, Miss. 39045

Leroy Robinson Jr.
Election Commission
Rt. 1
Lorman, Miss.

Floyd Rollins
Election Commission
Rt. 1 Box 68
Port Gibson, Miss.

William Matt Ross
Board of Supervisors
Box 115
Port Gibson, Miss. 39150

Rev. W.S. Scott
Justice of Peace
4 St. Catherine St.
Natchez, Miss. 39150

Melvin Smith
Constable
Box 53
Mayersville, Miss. 39113

Kermit Stanton
Board of Supervisors
Box 611
Shelby, Miss. 38774

Burrell Tate
Election Commission
Rt. 1 Box 186A
Pickens, Miss.

Willie Thompson
Justice of Peace
Box 581
Fayette, Miss. 39069

Matthew Walker
Justice of Peace
Star Route Box 27
Rolling Fork, Miss. 39159

McEwen Walker
Constable
Rt. 2 Box 79-A
Waterford, Miss. 38685

Robert Lee Williams
School Board
Rt. 2 Box 95
Lorman, Miss. 39096

Rev. C.C. Woodley
City Council
Box 293
Mound Bayou, Miss. 38762

NORTH CAROLINA

Thurman Anderson
County School Board
Lumberton, N.C.

Mrs. Elreta Melton Alexander
District Court Judge
Guilford County District Court
Greensboro, N.C.

Fred Alexander
City Council
Box 273
600 E. Trade St.
Charlotte, N.C.

C.E. Boulware
City Council
405 Lawson St.
Durham, N.C. 27707

Felton J. Capel
Mayor Pro Tem
1009 W. New Hampshire Ave.
Southern Pines, N.C. 28387

Dr. Joseph S. Colson
City Commission
809 Raleigh St.
Oxford, N.C. 27565

Henry Fry
State House
107 Dudley St.
Greensboro, N.C. 27401

Howard Hunter
County School Board
Box 352
123 Rhue St.
Ahoskie, N.C. 27910

Dr. Lillian B. Lewis
School Board
1524 E. 14th St.
Winston-Salem, N.C. 27105

Clarence E. Lightner
City Council
717 Delany Drive
Raleigh, N.C. 27610

Rev. Cecil H. Marcellus Jr.
City Council
206 Williams St.
Reidsville, N.C. 27320

Fred D. McNeill Jr.
County School Board
1100 Cana St.
Durham, N.C. 27707

J. Ely Reid
City Council
Main St.
Winton, N.C. 27986

Charles C. Ross Sr.
Board of Aldermen
814 Bruce St.
Winston-Salem, N.C. 27101

Carl H. Russell
City Council
822 N. Ridge Ave.
Winston-Salem, N.C. 27101

Asa T. Spaulding
County Commission
1608 Lincoln
Durham, N.C. 27701

John S. Stewart
City Council
Box 321
Durham, N.C. 27702

Dr. E.B. Turner
City Council
504 W. Second St.
Lumberton, N.C. 28358

SOUTH CAROLINA

Leroy E. Browne
Cty. Bd. of Directors
P. O. Box 124
Frogmore, S.C. 29920

Freddie Campbell
City Council
P. O. Box 72
Eastover, S.C.

W. Cook
Town Council
P. O. Box 536
Summerville, S. C.

St. Julian Devine
City Council
68 Cooper St.
Charleston, S.C. 29403

Atty. Franklin DeWitt
City Council
Conway, S.C.

Anthony Eddings
Magistrate
RFD 1, Box 124
Frogmore, S.C. 29920

Herman H. Felix
City Council
P. O. Box 55
Lynchburg, S.C. 29080

Bennie Hopkins
Town Council
General Delivery
Sellers, S.C.

George Jacobs
Town Council
419 Lincolnville Circle
Summerville, S.C. 29483

William Jefferson
City Council
19 Corbett St.
Mayesville, S.C.

Richard Johnson
City Council
General Delivery
Eastover, S.C.

David Jones
County Board of Directors
c/o Jones Garage
Hilton Head, S.C. 29923

Eddie Kline
Magistrate
Route 1, Box 12
Dale, S.C. 29914

J. O. Wendell Martin
County Council
Box 30
Jenkinsville, S.C. 29065

Jessie McClellan
Town Council
General Delivery
Sellers, S.C.

John L. McCoy
City Council
Route 1, Box 508
Great Falls, S. C. 29055

Mrs. Frieda R. Mitchell
Board of Education
P. O. Box 54
Sheldon, S. C. 29941

Charles H. Ross
Mayor
P. O. Box 536
Summerville, S.C. 29483

Mrs. Agnes Sherman
School Board
P. O. Box 38
Frogmore, S.C.

Mrs. Hattie Sims
Magistrate
Route 1, Box 95
Hopkins, S.C. 29061

Joseph Stroy
Magistrate
Route 2, Box 242
Hopkins, S. C. 29061

Arnic Washington
Town Council
P. O. Box 536
Summerville, S.C.

Booker T. Washington
County Council
Box 435
Lobesco, S.C.

Charlie Bell Williams
Town Council
General Delivery
Sellers, S. C.

Joseph Wright
City Council
1824 Green Street
Beaufort, S.C.

TENNESSEE

Mrs. Gladys Allen
Magistrate
Route 1, Box 182½
Oakland, Tenn. 38060

Dennis Bank
Constable
901 Morningside Drive
Knoxville, Tenn.

M. G. Blakemore
State House
1404 South St.
Nashville, Tenn. 37212

Robert J. Booker
State House
1515 Wilder Place, S.E.
Knoxville, Tenn. 37915

Lawrence Curry
Constable
2312 Wilson St.
Chattanooga, Tenn. 37406

Fred L. Davis
City Council
1573 Pendleton St.
Memphis, Tenn. 38114

John Driver
City Council
1018 35th Ave., N.
Nashville, Tenn. 37209

Mansfield Douglas
City Council
1802 Beech Ave.
Nashville, Tenn. 37203

William Hazlett
County Court
Route 1
Collierville, Tenn. 38017

Blair T. Hunt
School Board
731 Hastings
Memphis, Tenn.

Mrs. Geraldine Johnson
County Court
Route 1
Mason, Tenn. 38049

Alvin King
State House
1288 S. Barksdale St.
Memphis, Tenn. 38114

Robert Lilliard
City Council
1031 Stahlman Bldg.
Third and Union
Nashville, Tenn. 37201.

Albert Lockard
School Board
Route 1, Box 226
Ripley, Tenn.

Z. Alexander Looby
City Council
327 Charlotte Avenue
Nashville, Tenn. 37201

Harold M. Love
State House
2516 Buchanan
Nashville, Tenn. 37201

Charlie Minon
County Court
Route 5
Somerville, Tenn. 38068

Ira H. Murphy
State House
626 Vance Ave.
Memphis, Tenn. 38126

Rev. James L. Netters
City Council
258 Edsel Ave.
Memphis, Tenn. 38109

Dan Nixon
Magistrate
Route 1, Box 424
Brownsville, Tenn. 38012

Cooper Parks
County Court
Route 2, Box 690
Collierville, Tenn. 38017

J. O. Patterson, Jr.
State Senate
224 South Danny Thomas Blvd.
Memphis, Tenn. 38126

Sherman Perry
Magistrate
P. O. Box 64
Oakland, Tenn. 38060

A. D. Powell
Magistrate
Route 1, Box 429
Brownsville, Tenn. 38012

Rev. Robert Richards
Justice of Peace
1818 Citico Ave.
Chattanooga, Tenn.

Robert Scales
City Council
320 E. State
Murfreesboro, Tenn. 37130

James Staples
Constable
115 VanGilder Place, N.E.
Knoxville, Tenn.

James I. Taylor
State House
492 E. McLemore Ave.
Memphis, Tenn.

Jesse Turner
County Court
1439 Star Ave.
Memphis, Tenn.

Avon N. Williams, Jr.
State Senate
McClellan-Looby Bldg.
Charlotte at 4th
Nashville, Tenn. 37201

TEXAS

Harmon Bell
City Council
2312 Highway 21 West
Bryan, Texas

I.W. Brown
Board of Aldermen
1115 W. Highway 31
Box 472
Malakoff, Texas 75148

Asberry Butler
School Board
4902 Scott St.
Houston, Texas

Dr. Emmett J. Conrad
School Board
4432 S. Oakland Ave.
Dallas, Texas 75215

Mrs. Exalton A. Delco Jr.
School Board
1805 Astor Place
Austin, Texas 78721

Wilbert Lee Eagleton
School Board
508 Cypress
Crosby, Texas 77532

Dr. Marion G. Ford
School Board
10338 Cheves
Houston, Texas

Curtis M. Graves
State House
4517 Troost St.
Houston, Texas 77026

Arthur J. Guidry
Mayor Pro Tem
1525 W. Fifth St.
Port Arthur, Texas 77640

Dr. E.W. Gwinn
City Council
5304 Ramey St.
Fort Worth, Texas

Zan Wesley Holmes Jr.
State House
6910 Robin Road
Dallas, Texas 75209

Rev. S.H. James
City Council
430 N. Pine St.
San Antonio, Texas 78202

Scott E. Johnson
City Council
716 Tenth St.
Huntsville, Texas 77340

Miss Barbara Jordan
State Senate
5303 Lyons Ave.
Houston, Texas 77020

Alfred Zack McElroy
School Board (President)
341 Linkwood Drive
Port Arthur, Texas 77640

John Miles Jr.
City Council
302 S. Alamo St.
Hearne, Texas 77859

Dr. G.H. Radford
City Council
c/o City Hall
Waco, Texas

William H. Taft
School Board
1395 Gladys St.
Beaumont, Texas 77701

Harrison E. Taylor
Board of Aldermen
515 Duncan St.
Wichita Falls, Texas 76301

Mrs. Artie Mae White
School Board
7968 Cinderella St.
Houston, Texas 77028

VIRGINIA

Mrs. Iona W. Adkins
County Clerk
c/o Charles City County Courthouse
Charles City, Va.

Embria Byrd
City Council
c/o City Hall
Royal Port, Va.

Rev. Lawrence A. Davies
City Council
1205 Cardwell St.
Fredericksburg, Va. 22401

Garland Faison
Justice of Peace
Greensville, Va.

H.E. Fauntleroy
City Council
901 Wilcox St.
Petersburg, Va.

Oliver Fortune
City Council
c/o City Hall
Royal Port, Va.

Ernest A. Gaines
City Council
234 Virginia Ave.
Tappahannock, Va. 22560

Charles H. Harris
City Council
Box 640
Danville, Va. 24541

William D. Hobson
City Council
Box 268
Martinsville, Va. 24112

Dr. James W. Holley III
City Council
446 Effingham St.
Portsmouth, Va. 23704

Kenneth L. Jones
City Council
c/o City Hall
Staunton, Va.

Joseph A. Jordan Jr.
City Council
1228 Virginia Beach Blvd.
Norfolk, Va. 23504

Henry L. Marsh III
City Council
3211 Q St.
Richmond, Va. 23223

Henry A. Minor
City Council
c/o City Hall
Fairfax, Va.

Joseph Owens
City Council
1291 Farmer St.
Petersburg, Va. 23804

Mrs. Murrel Ownes
Justice of Peace
Greensville, Va.

John William Porter
City Council
City Hall
Dumfries, Va.

W. Ferguson Reid
State House
112 E. Clay St.
Richmond, Va. 23219

Moses Riddick
Board of Supervisors
2333 Norfolk Road
Suffolk, Va. 23434

Basham Sims
City Council
Box 565
Purcellville, Va. 22123

Richard Thomas Spinner
City Council
2440 Ivy Ave.
Buena Vista, Va. 24416

S.O. Sykes
Board of Supervisors
Courthouse
Southampton, Va.

Charles R. Turner
City Council
Box 546
Middleburg, Va. 22117

Raymond Turner
City Council
526 Bunch Court
Portsmouth, Va. 23704

Project Location	Project Number	Public Law	No. Units	Actual Completion Date
SOUTH CAROLINA				
Abbeville	SC-12-1	171	35	4-23-52
Abbeville	SC-12-2	171	50	4-23-52
Aiken	SC-7-2	171	44	8-3-51
Aiken	SC-7-3	171	80	9-15-51
Aiken	SC-7-4	171	60	4-12-61
Aiken	SC-7-5	171	36	7-12-66
Belton(Reg. 1)	SC-8-21	171	20	12-2-53
Belton(Reg. 1)	SC-8-22	171	14	12-2-53
Blacksburg(Reg. 1)	SC-8-17	171	30	3-16-54
Blacksburg(Reg. 1)	SC-8-18	171	14	3-16-54
Calhoun Falls(Reg. 1)	SC-8-25	171	16	12-11-53
Calhoun Falls(Reg. 1)	SC-8-26	171	8	12-11-53
Central(Reg. 1)	SC-8-52A	171	18	12-7-57
Central(Reg. 1)	SC-8-52B	171	6	12-7-57
Charleston	SC-1-1	412	140	
Charleston	SC-1-3	412	162	
Charleston	SC-1-4	412	128	
Charleston	SC-1-5	412	172	
Charleston	SC-1-6	412	129	
Charleston	SC-1-8	171	216	2-2-53
Charleston	SC-1-9	171	27	11-24-52
Charleston	SC-1-10	PWA	212	
Charleston	SC-1-11	849	601	
Charleston	SC-1-12	849	60	
Charleston	SC-1-13	171	186	7-31-68
Clover(Reg. 1)	SC-8-11	171	28	1-15-58
Clover(Reg. 1)	SC-8-12	171	18	1-15-58
Columbia	SC-2-1	412	236	
Columbia	SC-2-1A	412	44	
Columbia	SC-2-2	412	244	
Columbia	SC-2-3	171	300	5-16-52
Columbia	SC-2-4	171	400	4-6-53
Columbia	SC-2-7	171	74	8-23-58
Columbia	SC-2-8	171	111	9-19-67
Columbia	SC-2-9	171	200	1-19-70
Cowpens(Reg. 1)	SC-8-41	171	42	2-6-54
Cowpens(Reg. 1)	SC-8-42	171	12	2-6-54
Donalds(Abbeville)	SC-12-3	171	8	12-17-52
Donalds(Abbeville)	SC-12-4	171	6	12-17-52
Due West(Abbeville)	SC-12-5	171	6	12-17-52
Due West(Abbeville)	SC-12-6	171	6	12-17-52
Edgefield(Reg. 1)	SC-8-5	171	12	2-12-54
Edgefield(Reg. 1)	SC-8-6	171	29	2-12-54
Florence(LEASED)	SC-27-1	Sec. 23	50	4-11-69 ACC
Fort Mill(Reg. 1)	SC-8-49A	171	10	2-7-58
Fort Mill(Reg. 1)	SC-8-49B	171	18	2-7-58
Fountain Inn(Reg. 1)	SC-8-31	171	14	12-20-53
Fountain Inn(Reg. 1)	SC-8-32	171	8	12-20-53
Gaffney	SC-17-1	171	98	10-21-53
Gaffney	SC-17-2	171	58	8-10-53
Greenville	SC-4-1	671	88	
Greenville	SC-4-2	171	252	4-16-53
Greenville	SC-4-3	171	348	5-8-52
Greenville(LEASED)	SC-4-4	Sec. 23	200	3-21-69 ACC
Greer	SC-16-1	171	41	10-23-53
Greer	SC-16-2	171	24	10-23-53
Heath Springs(Reg. 1)	SC-8-2A	171	24	10-22-53
Heath Springs(Reg. 1)	SC-8-2B	171	10	10-22-53
Honea Path(Reg. 1)	SC-8-39	171	26	12-22-53
Honea Path(Reg. 1)	SC-8-40	171	14	12-22-53
Inman(Reg. 1)	SC-8-13	171	14	11-10-53
Inman(Reg. 1)	SC-8-14	171	12	11-10-53

Project Location	Project Number	Public Law	No. Units	Actual Completion Date
SOUTH CAROLINA				
Iva(Reg. 1)	SC-8-27	171	16	3-10-54
Iva(Reg. 1)	SC-8-28	171	6	3-15-54
Johnston(Reg. 1)	SC-8-19	171	14	10-26-53
Johnston(Reg. 1)	SC-8-20	171	22	12-16-53
Jonesville(Reg. 1)	SC-8-9	171	10	10-28-53
Jonesville(Reg. 1)	SC-8-10	171	8	10-28-53
Lake City	SC-18-1	171	30	1-17-61
Lake City	SC-18-2	171	70	1-17-61
Landrum(Reg. 1)	SC-8-7	171	30	10-27-53
Landrum(Reg. 1)	SC-8-8	171	6	10-27-53
Laurens	SC-11-1	171	40	8-25-52
Laurens	SC-11-2	171	80	8-25-52
Laurens(Reg. 1)	SC-8-55	171	68	7-4-64
Laurens(Reg. 1)	SC-8-56	171	12	7-4-64
Liberty(Reg. 1)	SC-8-51A	171	16	3-21-58
Liberty(Reg. 1)	SC-8-51B	171	10	3-21-58
Lowndesville(Abbeville)	SC-12-7	171	14	12-18-52
Lowndesville(Abbeville)	SC-12-8	171	4	12-18-52
Marion	SC-21-1	171	100	2-14-68
McCormick(Reg. 1)	SC-8-3	171	12	1-5-54
McCormick(Reg. 1)	SC-8-4	171	14	1-5-54
Ninety-Six(Reg. 1)	SC-8-54B	171	24	8-29-63
Pacolet(Reg. 1)	SC-8-43	171	13	12-15-53
Pacolet(Reg. 1)	SC-8-44	171	12	12-15-53
Pendleton(Reg. 1)	SC-8-23	171	26	3-10-54
Pendleton(Reg. 1)	SC-8-24	171	14	3-10-54
Rock Hill(LEASED)	SC-22-1	Sec. 23	300	10-26-66,1-19-68,8-12-68 & 9-24-68 ACC
Rock Hill	SC-22-2	171	200	1-22-70
Saluda(Reg. 1)	SC-8-15	171	12	10-6-53
Saluda(Reg. 1)	SC-8-16	171	18	9-25-53
Seneca(Reg. 1)	SC-8-47	171	19	12-20-53
Seneca(Reg. 1)	SC-8-48	171	14	12-20-53
Spartanburg	SC-3-1	412	150	
Spartanburg	SC-3-2	412	120	
Spartanburg	SC-3-3	171	100	8-10-51
Spartanburg	SC-3-4	171	116	5-7-52
Spartanburg	SC-3-5	171	184	10-24-51
Spartanburg	SC-3-6	849	120	
Spartanburg	SC-3-9	171	150	2-25-70
Sumter(LEASED)	SC-23-1	Sec. 23	25	12-2-66 ACC
Trenton(Reg. 1)	SC-8-29	171	5	10-30-53
Trenton(Reg. 1)	SC-8-30	171	5	10-30-53
Union	SC-19-1	171	86	6-20-61
Union	SC-19-2	171	64	6-20-61
Walhalla(Reg. 1)	SC-8-53A	171	50	1-17-58
Walhalla(Reg. 1)	SC-8-53B	171	10	1-17-58
Westminster(Reg. 1)	SC-8-33	171	22	2-16-54
Westminster(Reg. 1)	SC-8-34	171	10	2-16-54
Williamston(Reg. 1)	SC-8-45	171	26	12-10-53
Williamston(Reg. 1)	SC-8-46	171	14	12-10-53
York(Reg. 1)	SC-8-35	171	26	2-17-54
York(Reg. 1)	SC-8-36	171	26	3-16-54
47	114		8,092	
4	4		575 (Leased)	

Project Location	Project Number	Public Law	Number Units	Actual Completion Date
TENNESSEE				
Alexandria (Smithville)	Tenn-68-2	171	20	3-25-69
Algood (Cookeville)	Tenn-33-9	171	20	3-30-67(DOFA 4-30-67)
Athens	Tenn-15-1	171	68	2-12-52
Athens	Tenn-15-2	171	12	8-4-52
Athens	Tenn-15-4	171	45	11-5-66
Athens	Tenn-15-5	171	55	6-25-68
Athens	Tenn-15-6	171	50	4-30-70
Baxter(Cookeville)	Tenn-33-8	171	30	3-25-66
Bolivar	Tenn-50-1	171	14	1-7-64
Bolivar	Tenn-50-2	171	38	1-7-64
Brighton (Covington)	Tenn-41-6	171	16	6-13-68
Bristol	Tenn-66-1	171	144	2-27-67
Brownsville	Tenn-13-1	171	12	2-24-53
Brownsville	Tenn-13-2	171	48	2-24-53
Brownsville	Tenn-13-3	171	18	10-15-59
Brownsville	Tenn-13-4	171	8	10-15-59
Carthage (Gallatin)	Tenn-29-7A	171	29	4-15-63
Carthage (Gallatin)	Tenn-29-7B	171	9	4-15-63
Celina (Cookeville)	Tenn-33-11	171	34	10-21-69
Chattanooga	Tenn-4-1	412	497	
Chattanooga	Tenn-4-2R	412	436	
Chattanooga	Tenn-4-3	171	400	7-28-52
Chattanooga	Tenn-4-4	171	402	4-13-53
Chattanooga	Tenn-4-5	171	192	10-17-61
Chattanooga	Tenn-4-6	171	200	3-22-56
Chattanooga	Tenn-4-7	171	60	2-6-64
Chattanooga	Tenn-4-8	171	340	10-8-63
Chattanooga	Tenn-4-9	171	100	11-10-62
Clarksville	Tenn-10-1	171	100	2-1-52
Clarksville	Tenn-10-2	171	100	2-1-52
Clarksville	Tenn-10-3	171	34	11-5-56
Clarksville	Tenn-10-4	171	66	1-15-57
Clarksville	Tenn-10-5	171	70	11-20-62
Clarksville	Tenn-10-7	171	90	6-27-69
Cleveland	Tenn-54-1	171	130	5-13-64
Cleveland	Tenn-54-2	171	20	5-13-64
Clinton	Tenn-22-1	171	42	11-28-52
Clinton	Tenn-22-2	171	8	11-28-52
Clinton	Tenn-22-3	171	50	3-8-66
Columbia	Tenn-46-1	171	66	7-2-62
Columbia	Tenn-46-2	171	74	8-15-62
Cookeville	Tenn-33-1	171	58	11-6-58
Cookeville	Tenn-33-2	171	60	5-10-61
Cookeville	Tenn-33-6	171	82	6-29-65
Covington	Tenn-41-1	171	30	9-8-60
Covington	Tenn-41-2	171	50	9-29-60
Covington	Tenn-41-3	171	40	4-23-64
Covington	Tenn-41-4	171	60	4-23-64

Project Location	Project Number	Public Law	Number Units	Actual Completion Date
TENNESSEE				
Crossville	Tenn-42-1	171	54	3-20-62
Crossville	Tenn-42-4	171	75	3-20-67
Dayton	Tenn-62-1	171	50	6-2-66
Dowelltown (Smithville)	Tenn-68-3	171	12	4-28-69
Dyersburg	Tenn-21-1	171	65	3-1-60
Dyersburg	Tenn-21-2	171	90	3-1-60
Elizabethton (TURNKEY)	Tenn-76-1	171	200	11-19-69
Englewood (Athens)	Tenn-15-3	171	18	8-6-59
Erin	Tenn-74-1	171	30	7-24-69
Etowah	Tenn-26-1	171	54	12-14-54
Etowah (TURNKEY)	Tenn-26-2	171	32	8-6-69
Fayetteville	Tenn-14-1	171	45	3-17-52
Fayetteville	Tenn-14-2	171	30	2-23-52
Fayetteville	Tenn-14-3	171	15	8-20-52
Fayetteville	Tenn-14-4	171	10	8-20-52
Fayetteville	Tenn-14-5	171	50	12-16-53
Fayetteville	Tenn-14-6	171	50	12-16-53
Fayetteville	Tenn-14-10	171	40	3-20-59
Fayetteville	Tenn-14-11A	171	66	7-2-63
Fayetteville	Tenn-14-11B	171	34	7-2-63
Fayetteville (LEASED)	Tenn-14-13	Sec. 23	52	11-5-68 ACC
Franklin	Tenn-35-1	171	34	5-8-59
Franklin	Tenn-35-2	171	44	4-16-59
Franklin	Tenn-35-3	171	16	3-26-63
Franklin	Tenn-35-4	171	90	4-28-66
Gainesboro (Cookeville)	Tenn-33-5	171	24	8-24-64
Gallatin	Tenn-29-1	171	62	7-16-57
Gallatin	Tenn-29-2	171	38	6-3-57
Gallatin	Tenn-29-3	171	38	3-20-58
Gallatin	Tenn-29-4	171	22	3-20-58
Gallatin	Tenn-29-5A	171	32	4-15-64
Gallatin	Tenn-29-5B	171	8	4-15-64
Gordonsville (South Carthage)	Tenn-72-1	171	12	6-10-69
Greeneville	Tenn-58-1	171	126	12-27-63
Greeneville	Tenn-58-2	171	14	12-27-63
Greeneville	Tenn-58-3	171	35	2-14-69
Halls (Dyersburg)	Tenn-21-5A	171	20	12-31-62
Halls (Dyersburg)	Tenn-21-5B	171	10	12-21-62
Harriman	Tenn-55-1	171	85	12-5-63
Harriman	Tenn-55-2	171	15	12-17-63
Harriman	Tenn-55-3	171	60	3-31-68(DOFA 4-30-68)
Hartsville	Tenn-71-1	171	34	8-25-69
Hartsville (LEASED)	Tenn-71-2	Sec. 23	40	10-22-68 ACC
Henning (Covington)	Tenn-41-5	171	18	6-27-68
Hohenwald	Tenn-59-1A	171	32	8-11-64
Hohenwald	Tenn-59-1B	171	3	8-11-64
Hohenwald	Tenn-59-2	171	40	6-4-70
Humboldt	Tenn-27-1	171	60	12-12-58
Humboldt	Tenn-27-2	171	60	12-12-58
Humboldt	Tenn-27-3	171	90	12-10-69
Huntingdon	Tenn-52-1	171	50	5-26-66 (DOFA 6-30-66)

Project Location	Project Number	Public Law	Number Units	Actual Completion Date
TENNESSEE				
Huntsville (LaFollette)	Tenn-12-13	171	20	4-21-69(DOFA 7-31-69)
Jackson	Tenn-7-1	412	100	
Jackson	Tenn-7-2	412	96	
Jackson	Tenn-7-3	171	210	7-16-52
Jackson	Tenn-7-4	171	215	8-24-54
Jackson	Tenn-7-5	171	100	10-25-65
Jackson	Tenn-7-6	171	124	10-25-65
Jamestown (LaFollette)	Tenn-12-5	171	46	6-11-63
Jefferson City	Tenn-19-1	171	30	3-11-53
Jefferson City	Tenn-19-2	171	2	3-11-53
Jefferson City	Tenn-19-3	171	30	5-3-61
Jellico	Tenn-34-1	171	30	5-26-58
Jellico	Tenn-34-2	171	36	9-15-65
Johnson City	Tenn-2-1	171	74	8-22-52
Johnson City	Tenn-2-2	171	226	9-17-52
Johnson City	Tenn-2-3	171	30	2-2-60
Johnson City	Tenn-2-4	171	70	2-2-60
Johnson City	Tenn-2-5	171	50	1-22-65
Johnson City	Tenn-2-6	171	125	6-28-69
Kenton (Dyersburg)	Tenn-21-7	171	10	7-25-67
Kingsport	Tenn-6-1	412	128	
Kingsport	Tenn-6-2	412	56	
Kingsport	Tenn-6-3	171	36	4-24-51
Kingsport	Tenn-6-4	171	189	5-21-52
Knoxville	Tenn-3-1	412	244	
Knoxville	Tenn-3-2	412	320	
Knoxville	Tenn-3-3	412	200	
Knoxville	Tenn-3-4	171	444	10-4-52
Knoxville	Tenn-3-5	171	300	3-15-52
Knoxville	Tenn-3-6	171	129	4-22-63
Knoxville	Tenn-3-7	171	249	5-3-66
Knoxville	Tenn-3-8	171	230	6-19-67
Knoxville	Tenn-3-9	171	270	6-19-67
Knoxville (TURNKEY)	Tenn-3-10	171	274	2-27-69
Knoxville (TURNKEY)	Tenn-3-11	171	277	6-26-69
Knoxville	Tenn-3-13	171	82	4-15-70
LaFollette	Tenn-12-1	171	94	6-23-52
LaFollette	Tenn-12-2	171	6	1-14-59
LaFollette	Tenn-12-4	171	50	12-11-62
LaFollette	Tenn-12-10	171	70	5-25-66 (DOFA 6-30-66)
LaFollette	Tenn-12-15	171	50	12-9-69
Lake City (LaFollette)	Tenn-12-3	171	30	1-14-59
Lake City (LaFollette)	Tenn-12-7	171	50	6-18-63
Lawrenceburg	Tenn-48-1	171	48	2-20-62
Lawrenceburg	Tenn-48-2	171	12	2-20-62
Lawrenceburg	Tenn-48-3	171	86	4-26-66
Lawrenceburg (LEASED)	Tenn-48-4	Sec. 23	24	12-5-69
Lebanon	Tenn-17-1	171	50	10-28-52
Lebanon	Tenn-17-2	171	30	10-28-52

Project Location	Project Number	Public Law	Number Units	Actual Completion Date
TENNESSEE				
Lebanon	Tenn-17-3	171	32	7-27-53
Lebanon	Tenn-17-4	171	18	7-27-53
Lebanon	Tenn-17-5	171	50	6-12-58
Lebanon	Tenn-17-6	171	20	6-12-58
Lebanon	Tenn-17-7	171	50	4-28-60
Lebanon	Tenn-17-8	171	50	11-22-60
Lebanon	Tenn-17-9	171	28	11-22-60
Lebanon	Tenn-17-11	171	30	12-13-63
Lebanon	Tenn-17-12	171	20	12-13-63
Lenoir City	Tenn-61-1	171	40	10-27-64
Lewisburg	Tenn-32-1	171	50	3-19-59
Lewisburg	Tenn-32-2	171	30	3-19-59
Lewisburg	Tenn-32-3	171	40	8-27-62
Lewisburg	Tenn-32-4	171	20	8-27-62
Lewisburg (LEASED)	Tenn-32-6	Sec. 23	35	3-22-68 ACC
Lexington	Tenn-40-1	171	36	5-12-64
Lexington	Tenn-40-2	171	24	6-14-60
Lexington	Tenn-40-3	171	60	4-30-68
Liberty (Smithville)	Tenn-68-4	171	12	5-16-69
Livingston	Tenn-56-1	171	50	3-17-66
Livingston (LEASED)	Tenn-56-3	Sec. 23	30	5-13-68, 12-30-68 ACC
Manchester	Tenn-28-1	171	20	11-12-53
Manchester	Tenn-28-2	171	6	12-3-53
Manchester	Tenn-28-3A	171	18	7-2-58
Manchester	Tenn-28-3B	171	2	7-2-58
Martin	Tenn-69-1	171	60	1-26-67
Maryville	Tenn-65-1	171	150	6-26-69
McMinnville	Tenn-53-1	171	80	10-15-63
McMinnville	Tenn-53-2	171	20	10-15-63
McMinnville	Tenn-53-3	171	100	7-25-67
Memphis	Tenn-1-1	412	478	
Memphis	Tenn-1-2R	412	900	
Memphis	Tenn-1-4	412	500	
Memphis	Tenn-1-4A	671	342	
Memphis	Tenn-1-5	171	68	10-8-51
Memphis	Tenn-1-6	171	450	2-12-54
Memphis	Tenn-1-7	171	280	2-18-60
Memphis	Tenn-1-8	171	572	12-3-54
Memphis	Tenn-1-9	PWA	607	
Memphis	Tenn-1-10	PWA	443	
Memphis	Tenn-1-11	171	79	1-12-56
Memphis	Tenn-1-12	171	320	2-14-61
Memphis (TURNKEY)	Tenn-1-16	171	300	3-12-70
Memphis (LEASED)	Tenn-1-17	Sec. 23	500	2-26-69 ACC
Milan	Tenn-31-2	171	100	9-2-66
Millington	Tenn-45-1A	171	42	10-2-62
Millington	Tenn-45-1B	171	48	10-2-62
Monterey(Cookeville)	Tenn-33-3	171	24	5-10-61
Monterey(Cookeville)	Tenn-33-7	171	26	6-1-65

Project Location	Project Number	Public Law	Number Units	Actual Completion Date
TENNESSEE				
Morristown	Tenn-38-1	171	146	7-21-60
Morristown	Tenn-38-2	171	24	6-1-60
Morristown	Tenn-38-3	171	74	7-17-63
Morristown	Tenn-38-4	171	26	7-17-63
Morristown	Tenn-38-5	171	200	8-8-68
Mount Pleasant	Tenn-47-1A	171	22	12-18-62
Mount Pleasant	Tenn-47-1B	171	28	12-18-62
Mount Pleasant (LEASED)	Tenn-47-2	Sec. 23	48	3-20-69 ACC
Murfreesboro	Tenn-20-1	171	140	5-19-53
Murfreesboro	Tenn-20-2	171	60	5-19-53
Murfreesboro	Tenn-20-3	171	76	6-20-61
Murfreesboro	Tenn-20-4	171	74	7-27-61
Murfreesboro (LEASED)	Tenn-20-5	Sec. 23	125	3-4-68 ACC
Nashville	Tenn-5-1	412	340	
Nashville	Tenn-5-1A	412	36	
Nashville	Tenn-5-2	412	332	
Nashville	Tenn-5-2A	412	148	
Nashville	Tenn-5-3	171	200	3-11-53
Nashville	Tenn-5-4	171	295	2-14-53
Nashville	Tenn-5-5	171	495	9-11-53
Nashville	Tenn-5-6	171	500	10-26-53
Nashville	Tenn-5-7	171	480	12-4-53
Nashville	Tenn-5-8	171	550	4-1-54
Nashville	Tenn-5-9	171	100	4-19-54
Nashville	Tenn-5-10	849	300	
Nashville	Tenn-5-11	PWA	314	
Nashville	Tenn-5-12	PWA	398	
Nashville	Tenn-5-13	171	220	10-12-65
Nashville	Tenn-5-14	171	181	1-29-65
Nashville (TURNKEY)	Tenn-5-15	171	48	5-16-69
Nashville	Tenn-5-16	171	226	3-24-69
Nashville	Tenn-5-19	171	100	3-24-70
Nashville (TURNKEY)	Tenn-5-20	171	211	4-30-70
Nashville (LEASED)	Tenn-5-23	Sec. 23	60	12-5-69
Newbern (Dyersburg)	Tenn-21-3A	171	16	8-7-62
Newbern (Dyersburg)	Tenn-21-3B	171	8	8-7-62
Newport	Tenn-60-1	171	112	3-4-66
Newport	Tenn-60-2	171	8	12-3-65
New Tazewell (LaFollette)	Tenn-12-8	171	34	7-5-63 (DOFA 1-31-65)
Oneida (LaFollette)	Tenn-12-6	171	42	5-21-63
Oneida (LaFollette)	Tenn-12-12	171	50	2-4-68
Paris	Tenn-8-1	171	24	6-5-56
Paris	Tenn-8-2	171	32	5-20-52

LIST OF LOCAL HOUSING AUTHORITIES IN HOUSING ASSISTANCE OFFICE, ATLANTA

1st ( ) - Low-Rent Units Completed or Under Construction

2nd ( ) - Low-Rent Units Reserved But Not Under Construction

LOCAL HOUSING AUTHORITIES

STATE OF SOUTH CAROLINA

Housing Authority of the City
of Abbeville, South Carolina
121 Court Square
Abbeville, South Carolina 29620 (85) ( )
Chairman: M. W. Walker
Ex. Dir.: J. Stuart Land
For: Donalds (14) ( )
Due West (12) ( )
Lowndesville (18) ( )

The Housing Authority of the City
of Aiken, South Carolina
Post Office Box 879
Aiken, South Carolina 29803 (220) (100)
Chairman: Herman H. Hahn
Ex. Dir.: Ervin E. Koon

Housing Authority of Anderson
c/o Mr. Joseph C. Prevost, Jr.
1A Wil-Mary Building
Anderson, South Carolina 29621 ( ) (200)

Housing Authority of Batesburg
29 Oak Street
Batesburg, South Carolina 29006 ( ) ( )
Chairman: Rev. H. A. Dunlap
Ex. Dir.:
For: Leesville ( ) ( )

Beaufort Housing Authority
City Hall
Post Office Box 1104
Beaufort, South Carolina 29902 ( ) (80)
Chairman: Elrid M. Moody
Ex. Dir.: Eric A. Rundquist
For: Port Royal ( ) ( )

The Housing Authority of the City
of Bennettsville, South Carolina
c/o Martin E. Wetherell, Chairman
Bennettsville, South Carolina 29512
Ex. Dir.: ( ) ( )

The Housing Authority of the City
of Charleston, South Carolina
Post Office Drawer K
Charleston, South Carolina 29402 (2033) (267)
Chairman: John C. Wilson
Ex. Dir.: A. J. Tamsberg

Housing Authority of Cheraw
Box 67
Cheraw, South Carolina 29520 ( ) (200)
Chairman: Rev. Fred Harris
Ex. Dir.: Darrell Burch

Housing Authority of Chesnee, S.C.
306 North Alabama Avenue
Chesnee, South Carolina 29323 ( ) ( )
Chairman: C. J. Harris
Ex. Dir.:

The Housing Authority of Chester
South Carolina
Post Office Box 488
Chester, South Carolina 29706 ( ) ( )
Chairman: James T. Triplett
Ex. Dir.:

Housing Authority of Chesterfield
c/o Mr. Emsley A. Laney, Jr., Chairman
Chesterfield, South Carolina 29709 ( ) ( )
Ex. Dir.:

Housing Authority of the
City of Clinton, South Carolina
City Hall
Clinton, South Carolina 29325 ( ) ( )
Chairman: Dr. L. M. Stephens
Ex. Dir.:

The Housing Authority of the City
of Columbia, South Carolina
Post Office Box 4307
Columbia, South Carolina 29204 (1784) (550)
Chairman: S. L. Latimer, Jr.
Administrator: John A. Chase

Housing Authority of Conway
South Carolina
331A Main Street
Conway, South Carolina 29526 (100) (100)
Chairman: John W. Darden
Ex. Dir.: Shaulter V. Allen

The Housing Authority of Darlington
South Carolina
City Hall
Darlington, South Carolina 29532 ( ) ( )
Chairman: Rev. Richard F. Dority
Ex. Dir.:

Housing Authority of Florence
c/o Mr. John M. Daniels, Ex. Dir.
Post Office Box 1343
Florence, South Carolina 29501 (50) (350)
Chairman: John L. McGowan
For: Timmonsville ( ) ( )

Housing Authority of Fort Mill,
South Carolina
c/o Dr. H. Calvin Rea, Chairman
110 Elliott Street
Fort Mill, South Carolina 29715 ( ) ( )
Ex. Dir.:

The Housing Authority of the City
of Gaffney, South Carolina
Management Building, Limestone Courts
Gaffney, South Carolina 29340 (156) ( )
Chairman: C. B. Chandler
Ex. Dir.: Neil Browning

Housing Authority of the City
of Georgetown
c/o Mr. Wallace Pate, Chairman
Georgetown, South Carolina 29440 ( ) (250)
Ex. Dir.: Bobby Alford

The Housing Authority of the City
of Greenville, South Carolina
Post Office Box 5272, Station B
Greenville, South Carolina 29606 (888) (300)
Chairman: E. E. Scott
Ex. Dir.: Robert G. Chamlee

Housing Authority of the City
of Greenwood, South Carolina
P. O. Box 40
Greenwood, South Carolina 29646 (100) ( )
Chairman: Brooks S. Stuart
Ex. Dir.: (Acting) W. S. Burgess

Housing Authority of the City
of Greer, South Carolina
Post Office Box 413
Greer. South Carolina 29651 (65) ( )
Chairman: J. O. Kendrick
Ex. Dir.: David D. Drummond

Housing Authority of Hartsville
South Carolina
Post Office Box 146
Hartsville, South Carolina 29550
Chairman: Joseph L. Wiggins (64) ( )
Ex. Dir.: Harry S. Miller

Housing Authority of Kingstree
Box 157
Kingstree, South Carolina 29556 ( ) ( )
Chairman: Wilson R. Buie, Jr.
Ex. Dir.:
For: Andrews ( ) ( )

Housing Authority of the City
of Lake City, South Carolina
Post Office Box 1017
Lake City, South Carolina 29560
Chairman: Thomas R. Perrin (100) (160)
Ex. Dir.: Robert H. Jennings

Housing Authority of Lancaster,
South Carolina
c/o Mr. J. A. Boykin, Temp. Sec.
City Hall
Lancaster, South Carolina 29720
Chairman: Brooks R. Johnson ( ) ( )
Ex. Dir.:

Housing Authority of the City
of Laurens, South Carolina
Post Office Box 749
Laurens, South Carolina 29360
Chairman: John K. Taylor (120) ( )
Ex. Dir.: Robert L. Gray

The Lexington County Housing
Authority
P. O. Box 441
West Columbia, South Carolina 29169
Chairman: Robert L. Baird ( ) ( )
Ex. Dir.:

Housing Authority of McColl
c/o Mr. Nelson Simmons, Chairman
Post Office Box 452
McColl, South Carolina 29570 ( ) ( )
Ex. Dir.:

Housing Authority of Marion,
South Carolina
c/o Mr. F. L. McIntyre, Ex. Dir.
Post Office Box 224
Marion, South Carolina 29571
Chairman: Gerald C. Wallace (100) (130)
For: Latta ( ) ( )
Nichols ( ) ( )

Mullins Housing Authority
Post Office Box 224
Mullins, South Carolina 29574
Chairman: George G. Poole, Jr. ( ) (150)
Ex. Dir.: F. L. McIntyre

Housing Authority of Myrtle Beach
c/o Mr. H. W. Ragin, Temp. Sec.
Post Office Box 1466
Myrtle Beach, South Carolina 29577
Chairman: Rev. Herbert Gravely ( ) ( )
Ex. Dir.:

Housing Authority of the City
of Newberry, South Carolina
Post Office Drawer 737
Newberry, South Carolina 29108
Chairman: John F. Clarkson ( ) (200)
Ex. Dir.: Mrs. Annelle F. Davis

Housing Authority of
Pickens, South Carolina
107 Cedar Rock Street
Pickens, South Carolina 29671 ( ) ( )
Chairman: Robert Bowen
Ex. Dir.:

Housing Authority of Richland County
c/o Mr. Edward C. Kennedy, Chairman
P. O. Box 11420
Columbia, South Carolina 29211
Ex. Dir.:
For: Richland County ( ) ( )

Housing Authority of the City
of Rock Hill
Post Office Box 801
Rock Hill, South Carolina 29730
Chairman: J. Mat Hiers (500) ( )
Ex. Dir.: Vernon Grant
For: Great Falls (25) ( )

South Carolina Regional Housing
Authority No. 1
Post Office Box 326
Laurens, South Carolina 29360
Chairman: Sam Leaman
Ex. Dir.: W. T. Bolt

For:	Belton	(34)	( )
	Blacksburg	(44)	( )
	Calhoun Falls	(24)	( )
	Central	(24)	( )
	Clover	(46)	( )
	Cowpens	(54)	( )
	Edgefield	(41)	( )
	Fort Mill	(28)	( )
	Fountain Inn	(22)	( )
	Heath Springs	(34)	( )
	Honea Path	(40)	( )
	Inman	(26)	( )
	Iva	(22)	( )
	Johnston	(36)	( )
	Jonesville	(18)	( )
	Landrum	(36)	( )
	Laurens	(80)	( )
	Liberty	(26)	( )
	McCormick	(26)	( )
	Ninety-Six	(24)	( )
	Pacolet	(25)	( )
	Pendleton	(40)	( )
	Saluda	(30)	( )
	Seneca	(133)	(84)
	Trenton	(10)	( )
	Walhalla	(60)	( )
	Ware Shoals	( )	( )
	Westminister	(32)	( )
	Williamston	(40)	( )
	York	(52)	( )

South Carolina Regional Housing
Authority No. 3
Post Office Drawer 248
Barnwell, South Carolina 29812
Chairman: A. E. Corley
Ex. Dir.: John M. Smith,

For:	Barnwell	( )	( )
	Blackville	( )	(40)
	Branchville	( )	( )
	Denmark	(80)	( )
	Fairfax	(40)	( )
	St. Stephens	( )	( )
	Salley	( )	(20)
	Springfield	( )	( )
	Wagener	( )	(46)
	Williston	( )	(70)

The Housing Authority of the City
of Spartanburg, South Carolina
Post Office Box 2488
Spartanburg, South Carolina 29302
Chairman: John P. Hughes (1240) (100)
Ex. Dir.: Frank M. Gooch

The Housing Authority of the City
of Sumter, South Carolina
Post Office Box 1449
Sumter, South Carolina 29150
Chairman: Hubert Osteen, Sr. (325) ( )
Ex. Dir.: H. M. Harp, Jr.

Housing Authority of Union,
South Carolina
201 Porter Street
Union, South Carolina 29379 (270) ( )
Chairman: James W. Blackwood
Ex. Dir.: Fred A. Cogdell

Housing Authority of Whitmire,
South Carolina
c/o Mr. Ervin R. Wagner, Chairman
114 Morse Street
Whitmire, South Carolina 29178
Ex. Dir.: ( ) ( )

Housing Authority of Woodruff, S. C.
c/o Mr. W. Ray Miller, Chairman
Post Office Box 269
Woodruff, South Carolina 29388 ( ) ( )
Ex. Dir.:

Housing Authority of
York, South Carolina
City Hall
York, South Carolina 29745 ( ) ( )
Chairman: William M. Brice, Jr.
Ex. Dir.:

Housing Authority of the City
of Dillon, South Carolina
c/o Mr. E. C. Carr, Chairman
Post Office Box 310
Dillon, South Carolina 29536
Ex. Dir.:

FCH SERVICES, INC.
A Subsidiary of The Foundation for Cooperative Housing

FCH Memo No. 58
November 1970

3.432 COOPERATIVE HOUSING FOR SMALLER TOWNS AND RURAL AREAS

A new way to finance good quality houses for moderate income families is now available. Arrangements under Section 236 of the National Housing Act, already used for thousands of well designed and successful cooperative housing units in urban areas can now be applied to finance cooperatives in smaller towns and rural areas.

The Secretaries of Agriculture and HUD have agreed: "Because of the complexity involved in processing applications for mortgage insurance under Section 236 for rental and cooperative housing, processing and commitment responsibility will be retained by HUD." (Joint memorandum of Agreement dated November 8, 1968.) As a result of this authorization, several pilot projects are already being built, including ones in South Dakota, Michigan, Arkansas, Puerto Rico and St. Croix in the Virgin Islands. Others are nearing the construction stage in Minnesota, Colorado, Arizona, New Mexico, Florida and New York.

****

Cooperative housing under Section 236 usually involves joint ownership by their residents through a corporation of a fairly large number of houses. The group insurance and group buying advantages of a cooperative are greater if there are 200 or more member families working together.

Smaller communities in rural areas can support housing cooperatives of this desirable size. A single cooperative can be organized on a county or regional basis to own and operate several groups or clusters of housing located in nearby towns.

The special features of this kind of housing cooperative include:

local sponsorship by one or more established community groups,

Foundation for Cooperative Housing, Inc.
1012 Fourteenth St., N. W.
202-737-3411
Washington, D. C. 20005

Other Offices:
Atlanta, Chicago, Detroit, Indianapolis, Kansas City, Mo., San Francisco, San Juan

complete development of all plans, prices and other arrangements before members are solicited,

presale of all dwelling units in each group or cluster of housing to approved applicants before closing the mortgage loan and starting construction,

one mortgage for each cluster - each group or cluster of houses is financed by a single mortgage held by the cooperative corporation.

The management and operation of a housing cooperative follow the same established principles for all other cooperatives, including democratic control - one member = one vote, open occupancy, adequate reserves and regular audits, continuing education and elimination of speculative profits on resale.

The financing arrangements under Section 236 are specially designed to help families achieve home ownership on terms they can afford. Families earning more than about $4000 per year may qualify for interest subsidies that can reduce the interest payments on their share of the cooperative's mortgage to as low as one percent per year. Lower income families may qualify for rent supplements. But all member families must pay not less than one-fourth of their net cash income for all housing expenses including utilities and maintenance costs. There are no "free riders". This is private enterprise cooperative housing with special assistance to make available good homes for all families.

Cash downpayments are low. They must only cover "working capital" for the cooperative corporation usually no more than 200 to 300 dollars per family. The FHA insured mortgage covers all other costs of buying or building the housing.

Housing can be of any type. The cooperative can be set up to own detached or semi-detached houses, or townhouses, or apartments, or any combination of housing types.

Here is an example of the basic (minimum) monthly housing costs for a co-op dwelling unit assumed to cost $13,000, with financing under Section 236:

	Estimated Cost per Month
Interest and amortization on $13,000, figured at $25.30 per month per $1,000 (1% interest rate and a 40 year amortization period):	$33.00
Real estate taxes vary from one community to another, here we assume they will be $240 per year or:	$20.00
Individually metered utilities, including water, sewer, gas and electricity; and also interior decorating are usually paid by each member, estimated at:	25.00

	Estimated Cost Per Month
Maintenance and operation, including all repairs, insurance and required reserves for replacement and contingencies:	15.00
All other items including management, legal and audit, community and cooperative activities:	5.00
Basic housing costs per month:	$98.00

A family with a net cash income of $4,700 or less would pay $98.00 per month for housing expenses. They would pay $73.00 to the cooperative and an estimated $25.00 in individually billed utilities.

"Net Cash Income" excludes $300 for each minor dependent child plus a 5% general deduction to cover such items as Social Security payments, medical insurance, etc. Taking these deductions into account, a family with two dependent children and an annual gross income of $5600 or less would pay the minimum housing expenses indicated above.

A family with more than a net annual income of $4700 would pay 25% of its cash income for housing. There are maximum net income limits for families to join in this program but these are usually set high enough to take care of most families really needing decent housing. Once a family has joined a cooperative, it may remain in the cooperative even if its income goes up.

All members of housing cooperatives are entitled to the usual Homeowner Income Tax deductions for their share of interest on the cooperative's mortgage and real estate taxes. They are also entitled to receive back, when and if they decide to leave, their share of equity accumulation and the value of any improvements they may have made in their house after moving in. Resales are usually handled by the management agent for the cooperative for a nominal charge of perhaps $50. A family is selected from the waiting list to take the place of the outgoing member.

Local community organizations concerned about the housing condition in their area may be able to secure help in developing a rural area cooperative through the Foundation for Cooperative Housing. FCH Services, Inc., a nonprofit subsidiary of the Foundation, has helped organize more than 300 successful housing cooperatives throughout the country during the last 19 years. It receives compensation for its services only out of mortgage proceeds when a cooperative development actually goes under construction. There is no charge

1. trng. people to perform all 4 stages of putting project together
2. request no. of units initially you will take.

to a community sponsoring group for its services.

For further information please write the President for Development, FCH Services, Inc., 1012 14th Street, N. W., Washington, D. C. Requests for assistance by a prospective community sponsoring group should include:

General Housing Need in the Area: This could be indicated by Census or other data on the number and percentage of dilapidated houses in the area; by evidence on the shortage of good housing (such as new industry with no housing available for employees) and by Census or other reliable data on the sizes of families and median family incomes of those needing housing.

What occupational groups are most in need of housing in your area -- teachers, service employees, industrial employees, farm employees? What would be their average incomes?

yes

Availability of Land: Has your organization tried to find one or more suitable sites? If yes, please tell what kinds of sites are available, whether public water and sewers are available, the approximate cost per acre or per dwelling unit, and how close they are to schools, public transportation, shopping, and employment. Please include a map of the county, city or town, and identify the location of available sites.

New Housing in the Area: Has there been any new housing built in your county during the last few years: (1) by your organization, (2) by others? How many units were built per year? How many had mortgages insured by the Federal Housing Administration?

Specific Interest of the Potential Sponsoring Group: Does your organization have members who are in need of decent housing? How many? How was this estimate arrived at? Can you tell us anything definite about the family incomes, family sizes and occupations?

Degree of Support: Is the potential sponsoring group willing to assist in organizing the membership of the cooperative and in processing of applications? Please attach a statement about your organization: its purposes, activities, membership, and accomplishments. (An annual report would be sufficient.)

FCH has other publications about cooperative housing available on request, including pamphlets on: "Owners not Tenants", "Housing the Disadvantaged", "Why We Need a Builder" and "Building for the Mass Market". FCH also issues manuals on the operation and maintenance of housing cooperatives. All publications are available at cost.

Financing -
Seed money

EXHIBIT C

OPTION AGREEMENT

TECHNICOOP, INC

THIS AGREEMENT, made and entered into this _____ day of _____, 19 , by and between _____ (hereinafter referred to as the "Owner"), and the undersigned, ~~FCH SERVICES, INC.~~, acting on behalf of a cooperative corporation to be organized (hereinafter referred to as the "Cooperative").

W I T N E S S E T H:

In consideration of the premises and the sum of Ten Dollars ($10.00) paid by the FCH Services, Inc., to the Owner (receipt of which is hereby acknowledged), the mutual covenants, agreements and undertakings herein set forth and other good and valuable considerations, BE IT AGREED:

1. (a) This Option Agreement cancels and supersedes any prior Option Agreement between the Owner and the Cooperative relating to the real estate hereinafter described.

(b) The Owner agrees to convey to the Cooperative for and in consideration of the cash sum of $_____ (hereinafter referred to as the "Cash Purchase Price") or the estimate by the Federal Housing Administration (hereinafter referred to as "FHA") of Fair Market Value "as is", whichever is the lesser, the real estate described in Exhibit "D" attached hereto (which real estate is hereinafter referred to as the "Premises").

2. This Option is given to enable an approved mortgagee (hereinafter referred to as the "Lender") to obtain a commitment or commitments (in the event the Premises are to be divided into more than one mortgage parcel) for the insurance of a mortgage or mortgages of the Cooperative in connection with the Cooperative's purchase of the Premises. This Option shall be irrevocable until _____, in order to allow the Cooperative sufficient time to process an application or applications with FHA on account of the Premises and obtain funding for FHA insured mortgages on the Premises which the parties acknowledge may encounter delay until Federal authorization and appropriation bills are passed and funds thereunder are allocated by FHA to the FHA insuring office in the state in which the Premises are located. If the following events do not occur by _____, (or such later date as the parties may agree to in writing), this Option shall terminate:

> The issuance by FHA of a commitment or commitments to insure the mortgage or mortgages of the Cooperative which includes an allowance for land in an amount sufficient to pay the Cash Purchase Price hereunder and the issuance of a commitment or commitments by the Lender to purchase the mortgage or mortgages of the Cooperative which is, or are, to be insured by FHA; Provided, that in the event FHA should fail to issue its commitment or commitments for stated technical or administrative reasons, the Cooperative shall be given a reasonable time up to _____ to cure or overcome any such stated technical or administrative reasons.

3. The Owner agrees to convey to the Cooperative, by an appropriate instrument in proper form for recording, all of the Owner's right, title, and interest in the Premises free and clear of all encumbrances except for restrictions of record, it being understood that such title is to be acceptable to the Lender, FHA, the Cooperative and the title company which will issue a policy of title insurance. The Owner agrees to pay customary transfer taxes.

4. In case the Cooperative shall elect to purchase the Premises (subject to paragraph 6 hereof, where the Housing Development comprises more than one section) the Cooperative shall signify such election by written notice, sent by registered or certified mail, to the Owner, at_____, within the time above limited.

5. If the Cooperative shall fail to exercise this Option within the period provided herein, or if either of the events described in paragraph 2 do not occur within the period therein provided, this Agreement shall be void and of no further force and effect and neither the Owner nor the Cooperative shall have any claim nor right of action, at law or equity, against the other in connection with this Agreement or any actions taken pursuant thereto.

6. Where the Premises covered by this Option pertain to a Housing Development to be comprised of more than one section, it is understood that the Premises applicable to each such section will be purchased by the Cooperative for a Cash Purchase Price in an amount equal to the percentage of units in each such section in relation to the whole Cash Purchase Price.

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be executed as of the day and year first above written.

ATTEST:

FCH SERVICES, INC.
Acting on behalf of the Cooperative
to be organized:

_____
Assistant Secretary

By_____[SEAL]
Vice President

WITNESS:

_____

By_____[SEAL]

FCH Form No. 46-B

Hous. Orgs.
FCH

AGREEMENT FOR TECHNICAL AND ADVISORY SERVICES FOR ORGANIZATION AND DEVELOPMENT

THIS AGREEMENT, entered into as of this _____ day of _____, 196__, by and between _____ a _____ organized and existing under the laws of the State of _____ (hereinafter called "Community Sponsor") and ~~FCH SERVICES,~~ TECHNICOOP INC., a corporate subsidiary of the nonprofit Foundation for Cooperative Housing, organized and existing under the laws of the State of New York (hereinafter called "FCH").

WITNESSETH THAT:

WHEREAS, Community Sponsor recognizes that the provision of decent, safe and sanitary housing for persons and families of modest incomes at charges which are within their financial means is an effective method by which it may achieve a number of the purposes and goals for which it was organized or for which it now exists; and

WHEREAS, Community Sponsor desires to provide housing and related community facilities, on a cooperative basis, in the City of _____, _____, (which housing and facilities may be developed in one or more mortgage parcels and which are collectively hereinafter referred to as the "Project"); and

WHEREAS, Community Sponsor also desires that the Trustees of the Foundation for Cooperative Housing provide the sponsorship for the Project, such sponsorship to be in accordance with the requirements of the Federal Housing Administration (hereinafter referred to as "FHA"); and

WHEREAS, Community Sponsor owns or intends to acquire an option or contract to purchase a parcel or parcels of land upon which the Project will be constructed; and

WHEREAS, Community Sponsor further intends that applications be made to FHA for commitments for the insurance of mortgages, and for commitments from the Federal National Mortgage Association (hereinafter referred to as "FNMA") and from one or more lending institutions (hereinafter referred to as the "Mortgagee") to provide permanent and construction financing for the Project; and

WHEREAS, the Community Sponsor recognizes that the success of providing such housing and of obtaining such insured financing depends to a significant extent on the qualifications and performance of the professional personnel utilized in the planning and development stages of the Project and therefore desires to utilize the services of FCH in the planning and development of the Project; and

WHEREAS, FCH has determined and Community Sponsor has concurred in such determination, that the Project appears to be feasible and eligible for FHA mortgage insurance pursuant to the National Housing Act, as amended.

NOW, THEREFORE, in consideration of the terms, conditions and covenants hereinafter set forth, the parties hereto do mutually agree as follows:

(1) Past Services. FCH has heretofore rendered services for or on behalf of Community Sponsor which include assistance in connection with the program for the Project and its development and implementation. The compensation to be paid in accordance with the provisions hereinafter set forth covers such work and the additional services described below.

(2) Scope of Services of FCH. FCH agrees to provide the following services, provided that a valid option for the purchase of the parcel or parcels of land on which the Project is to be constructed has first been granted by or on

behalf of Community Sponsor to FCH, acting on behalf of a cooperative corporation to be organized:

(a) Organization. FCH shall organize a cooperative housing corporation (hereinafter referred to as the "Cooperative") which will act as the owner-mortgagor of the Project and which will have a Board of Directors of the character described in paragraph (3)(a) hereof.

(b) Approval of Site. FCH shall provide advice and assistance in obtaining FHA and FNMA approval of the proposed Project site, including such advice and assistance concerning compliance with Government requirements regarding: the proximity of community facilities, topography; availability of utility services; and other relevant factors in site approval.

(c) Planning Housing and Related Facilities. FCH shall provide advice and assistance in relation to the planning of the Project, including the availability of nearby community facilities and services to meet the needs of the residents of the Project, provided, however, that FCH shall not act as the Project architect or land planner, except that it may provide certain of these services in the implementation of the Project as provided in paragraph (5)(b) hereof.

(d) Preparation of Application for Mortgage Insurance. FCH shall prepare the application for the insurance by FHA of a loan to finance development of the Project, and shall assist in the assembling of the related supplements and exhibits, including the development of estimated Project cost, the preparation of income and operating expense estimates and other supporting data as required.

(e) Selection of Mortgagee. FCH shall provide advice and assistance in the selection of a mortgagee who will act as the construction lender and mortgagee of record for the Project; such Mortgagee shall be acceptable to both the Community Sponsor and FCH.

(f) Selection of Builder. FCH shall provide advice and assistance in selecting a suitable builder (hereinafter referred to as the "Contractor") who will construct the Project, and in negotiating with such Contractor in order to secure indemnities, comprehensive project development agreements and a construction contract; such Contractor shall be acceptable to both the Community Sponsor and FCH; provided, however, that the Contractor must be selected and provide the customary indemnities and undertakings prior to the filing of the Application for Mortgage Insurance. The Contractor shall also be responsible for the selection and compensation of an architect who will prepare the drawings and specifications for the Project in the stages required for FHA processing; such architect shall be acceptable to both the Community Sponsor and FCH.

(g) Fees. FCH shall provide advice and guidance in obtaining funds from loans, advances and other sources to pay FHA and FNMA fees and other expenditures necessary to achieve the initial endorsement of the Project mortgage, insofar as Community Sponsor's funds are not available therefor. FCH shall not be obligated to utilize, pledge, advance or otherwise commit its own funds for the aforelisted fees or expenditures.

(h) Time of Performance. FCH is to continue to perform the services described above until the initial endorsement by FHA of the mortgage note of the Cooperative or until this Agreement is terminated as hereinafter provided, whichever is the earlier.

(3) Cooperative Agency Agreement. After the issuance on the Project of an FHA commitment, FCH and Krooth & Altman, (hereinafter referred to as "Associated Counsel") will be prepared to enter into a Cooperative Agency Agreement with the Cooperative to perform the following services on the Project (hereinafter referred to as "Marketing, Legal and Organization Services") during the periods therein described:

(a) Organization of the Cooperative, initially having a Board of Directors made up of Trustees of the Foundation for Cooperative Housing and, subsequent to the final closing on the last of the mortgage parcels comprising the Project, having a Board of Directors made up of resident members of the Cooperative together with some non-residents nominated by Community Sponsor, if it so desires;

(b) Preparation of all necessary submissions to FHA which are the responsibility of the Cooperative, including preparation and securing of necessary approvals for sales documents;

(c) Advice and assistance in development of a cooperative program to help assure sales, feasibility, and consumer acceptance, including arrangements acceptable to Community Sponsor and FCH for stimulating suitable community participation;

(d) Assist in negotiations with FHA and FNMA or other financial institutions;

(e) Advice and assistance in selecting a suitable supervisory architect, who will review the plans and specifications for the Project, and inspect and supervise the construction of the Project in the stages and at the times required by FHA; such supervisory architect shall be acceptable to both the Community Sponsor and FCH;

(f) Act on behalf of the Cooperative in negotiations to secure an Agreement for Sale of Land;

(g) Provide such staff and assistance as are necessary for the cooperative sales program, including sales of memberships for dwelling units in the Project and processing of documents relating to such purchases for the purpose of securing FHA credit approvals;

(h) Act on behalf of the Cooperative pursuant to resolutions duly adopted by its Board of Directors in performing its obligations under the Agreement for Sale of Land and other contracts;

(i) Provide consultant services for a period of ninety (90) days after completion of Project and final FHA endorsement for insurance of the Cooperative's mortgage note pertaining to the last of the mortgage parcels; and

(j) Provide such services as FCH may find desirable for Cooperative training and education of the Board of Directors, committees and members of the Cooperative.

(4) Services of Associated Counsel. Associated Counsel will perform the following legal services, pursuant to the Cooperative Agency Agreement:

(a) Preparation of the legal documents involved in the organization and sales program, including, but not limited to the Articles of Incorporation, By-Laws, and the Form of Subscription Agreement, Occupancy Agreement, Regulatory Agreement with FHA, and certificate evidencing membership;

(b) Preparation of the legal documents involved in the program for the construction of the Project and for financing of the Project through an FHA-insured mortgage;

(c) Consultations, when requested, on legal problems or the aforesaid financing; and

(d) Participations, when requested, in negotiations with the FHA, FNMA, and the Mortgagee.

Associated Counsel will retain as their special counsel an attorney or legal firm practicing in the _____ area which is acceptable to Community Sponsor.

(5) Compensation.

(a) To compensate for the foregoing services and expenses (hereinafter collectively referred to as "Marketing, Legal and Organization Services and Expenses"), the Cooperative Agency Agreement will provide for the payment to FCH and Associated Counsel of the following fees which have been reflected in an FHA-insured mortgage and included in the FHA Estimated Replacement Cost of a Project in the following percentages thereof:

(i) Three percent (3%) of the total FHA Estimated Replacement Cost of the Project, for Marketing Services; and

(ii) A sliding scale, not to exceed three-quarters (3/4) of one percent of the Cooperative mortgage for Legal and Organization expenses;

or if less, an amount which FCH and Associated Counsel approve in writing.

(b) In the event that FCH has performed architectural, engineering or land planning services which are utilized in the implementation of the Project, FCH may also obtain reimbursement for such services from the proceeds of the insured mortgage loan. Any such reimbursement shall be limited to amounts approved by FHA for services performed by FCH and shall be available only from funds allocated by FHA in the mortgage insurance commitment for architectural and engineering services.

(6) FHA Initial Closing. After the issuance on the Project of an FHA commitment, FNMA commitment and commitment from the Mortgagee for interim financing, Community Sponsor and FCH agree that they will cooperate in all necessary actions to secure an FHA Initial Closing on the Project as soon as practicable. As used herein, the term "FHA Initial Closing" shall refer to the time when there is an FHA initial endorsement for insurance of the mortgage on the Project, including:

(a) The reimbursement to Community Sponsor and FCH for monies, if any, previously expended by them for items on the Project which are included in the FHA Estimated Replacement Cost thereof and reflected in the mortgage thereon, except for those expenses included as part of Marketing, Legal and Organization Services and Expenses.

(b) The initial disbursement to FCH and Associated Counsel of the amount then payable to them under the Cooperative Agency Agreement on the Project, and the payment to the Mortgagee for deposit in the Cooperative Agency Fee Escrow of the balance thereafter payable under said Agreement.

(7) Termination of Agreement Relating to the Project.

(a) This Agreement shall terminate with respect to the Project:

(i) When there has been an FHA Initial Closing thereon and FCH and Associated Counsel have entered into a Cooperative Agency Agreement with the Cooperative which undertakes to complete the Project as contemplated by FCH and Community Sponsor; or

(ii) If an FHA determination of feasibility of the Project (and an allocation of below-market interest rate funds made, in the event the Project is to be insured under Section 221(d)(3) of the National Housing Act) has not been made within nine (9) months from the date hereof, unless FCH has, at its sole option and by written notice to Community Sponsor, extended said nine (9) month period by an additional period, as specified in said written notice, of not to exceed three (3) months; or

(iii) On the expiration date of the option referred to in the first sentence of paragraph (2) hereof.

(b) In the event that this Agreement is terminated pursuant to subparagraphs (a)(ii) or (a)(iii) hereof, all finished or unfinished documents, data, studies and reports prepared by FCH under this Agreement shall, at the option of Community Sponsor, become its property, and FCH shall be entitled to reasonable compensation therefor from Community Sponsor. FCH and Associated Counsel shall also be entitled to reimbursement from Community Sponsor for their out-of-pocket expenses incurred with respect to the Project, provided, however, that as to any such expenses in excess of $500, prior approval of the Community Sponsor shall be required in order to obligate the Community Sponsor to reimburse FCH and Associated Counsel therefor.

(8) Liability and Release.

(a) Community Sponsor recognizes and agrees that, while FCH and Associated Counsel may consult with the Contractor, architects and others concerning the design and construction of the Project, FCH and Associated Counsel, so long as acting in good faith, do not accept, nor will Community Sponsor charge them with, any liability or responsibility whatsoever for the design or construction of the Project, the land or construction price or for the performance of the Contractor, architect, or others who contract directly with Community Sponsor or the Cooperative for services, work, facilities, or other matters.

(b) If this Agreement is terminated pursuant to paragraphs (7)(a)(ii) or (7)(a)(iii) hereof, Community Sponsor, FCH and Associated Counsel shall not make any claims or assert rights of action against one another for any losses, damages or liabilities sustained, and such termination shall constitute a full and complete mutual and reciprocal release and discharge of FCH, Associated Counsel and Community Sponsor, respectively, of all liabilities and obligations of one to another; Provided and except that,

(i) FCH shall, if requested to do so by Community Sponsor, deliver to Community Sponsor the materials described in subparagraph (7)(b); and

(ii) Community Sponsor shall make the payments to FCH and Associated Counsel which may be due them pursuant to such subparagraph (7)(b) at the time of the termination.

(9) Additional Projects. This Agreement may be supplemented for the purpose of adding additional projects which are acceptable to Community Sponsor and FCH. The date when an additional project is included in this Agreement shall be the date of the supplement to this Agreement which identifies an additional project.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement on the day and year first above written.

ATTEST:

BY_____ BY_____

ATTEST: FCH SERVICES, INC.

BY_____ BY_____
Assistant Secretary Vice President

KROOTH & ALTMAN

BY_____

The 1965 Capahosic Fair Housing Conference

NCDH

50 cents

Urban Planning Project

THE FAIR HOUSING STATUTES AND ORDINANCES

As of October 1, 1965

A report on state and local legislative and administrative action related to achieving equality of opportunity in housing.

Prepared by the

National Committee Against Discrimination in Housing (NCDH)
Center for Fair Housing
323 Lexington Avenue, New York, N. Y. 10016
685-8911

25 cents

NATIONAL COMMITTEE AGAINST DISCRIMINATION IN HOUSING
Center for Fair Housing
323 LEXINGTON AVENUE, NEW YORK, N.Y. 10016 • 685-8911

George R. Metcalf
President

Algernon D. Black
Chairman of the Board

Frank S. Horne
Chairman of the Executive Committee

Jack T. Conway
Charlotte Meacham
Loren Miller
William H. Oliver
Boris Shishkin
Vice Presidents

D. John Heyman
Treasurer

Joseph B. Robison
General Counsel

Edward Rutledge
Executive Director

Jack E. Wood, Jr.
Associate Executive Director

Margaret Fisher
Director of Information and Publications

Barbara Chirse
Administrative Assistant

Charles Abrams
Robert C. Weaver
Past Presidents

THE FAIR HOUSING STATUTES AND ORDINANCES
(As of October 1, 1965)

The Record to Date

The first law in the United States to prohibit discrimination in the general housing market went into effect on April 1, 1958, in New York City. On May 1, 1959, Colorado became the first state in the nation to put such legislation into operation.

By October 1 of this year, 16 states, 30 cities, the District of Columbia, King County in the State of Washington, Puerto Rico and the Virgin Islands had adopted anti-discrimination laws affecting some part of the private housing market. (See note below.)

Four additional states have measures which prohibit discrimination in certain types of publicly-assisted housing, and at least 40 additional cities have adopted policy resolutions or regulations against the denial of shelter because of the homeseeker's race, religion or national origin.

Thus, by October 1, 1965, no less than 94 governmental jurisdictions had taken official action aimed at achieving equal opportunity in housing.

Activity in 1965

In 1965, campaigns for fair housing legislation - either for first laws to apply to the general market or for measures to strengthen existing statutes - were waged in 22 states (Colorado, Connecticut, Delaware, Illinois, Indiana, Kansas, Maine, Maryland, Massachusetts, Minnesota, Missouri, Nebraska, New Hampshire, New Jersey, New Mexico, New York, Ohio, Rhode Island, Utah, Washington, Wisconsin and Wyoming). Only 12 states had such campaigns in 1963, the previous record year.

During 1965 fair housing measures have been enacted in nine of the 22 states: Indiana, Rhode Island, Maine and Ohio adopted their first laws barring discrimination in private housing; Colorado, Connecticut, Minnesota, New Hampshire and New York passed amendments to strengthen existing laws.

Note: Not included in the list of 16 states which have adopted laws applying to private housing is Washington, where a ruling of the Attorney General that real estate firms are covered by the state's public accommodations statute is now being challenged in the courts.

Three of the 30 city ordinances have been struck down by referenda, and one was held invalid by the courts on technical grounds. (See page 9.)

Board of Directors

Mathew Ahmann
Martin Alliger
Paget L. Alves, Jr.
Malcolm Andresen
Henry Austin
Edward L. Bernays
Rev. Cornelius Berry
Chester Bowles
Harry Brandt
Rabbi Balfour Brickner
Earl Brown
James B. Carey
Robert L. Carter
Dean Chamberlin
Joseph F. Collis
Wilbur Daniels
Evelyn Dubrow
Irving M. Engel
Maurice B. Fagan
Irving Jay Fain
James Farmer
William J. Farson
J. Arnold Feldman
Ben Fischer
Arnold Forster
Hortense W. Gabel
Marvin S. Gilman
Elinor Gimbel
Morris Glushien
Neil N. Gold
Jack Greenberg
Dorothy Height
Norman Hill
Florence Allen Holmes
Theressa Hoover
John H. Johnson
Reginald A. Johnson
Madison S. Jones
Label Katz
John Kearney
Philip M. Klutznick
Margaret E. Kuhn
Richard A. Lambert
John V. P. Lassoe, Jr.
Marjorie Lawson
Dr. J. Oscar Lee
Frances Levenson
Herman H. Long
Stanley H. Lowell
Edwin J. Lukas
Benjamin McLaurin
Isaac G. McNatt
Donald D. Martin
Will Maslow
Rev. Elizabeth J. Miller
Barbara Moffett
Joseph Monserrat
Rev. Howard Moody
Constance B. Motley
Emanuel Muravchik
Thomasina Norford
Rev. S. Garry Oniki
Harold Ostroff
Wayne Phillips
Shad Polier
Sol Rabkin
William L. Rafsky
A. Philip Randolph
Richard Ravitch
Alan Reitman
Marvin Rich
Ira S. Robbins
Lenerte Roberts
Jackie Robinson
Betty Rosen
Simon Rosenzweig
Donna Salk
Henry Edward Schultz
William H. Scheide
Francis C. Shane
Donald S. Slaiman
William Stern
Thelma Stevens
Rev. Cornelius C. Tarplee
Dwight D. Townsend
James E. Turner
William R. Valentine
Rev. Arthur E. Walmsley
J. Waties Waring
George L-P Weaver
Ethel Weinstein
Lewis H. Weinstein
Roy Wilkins
Lillian H. Williams
Arthur D. Wright
Whitney M. Young, Jr.
Charles S. Zimmerman

Advisory Council

Co-Chairmen

Myrna Loy
Crane Haussamen

Catherine Basie
Viola W. Bernard
Leonard Bernstein
Horace Mann Bond
Ralph J. Bunche
Arthur F. Burns
Emanuel Celler
Grenville Clark
Everett R. Clinchy
John Sherman Cooper
Dr. David de Sola Pool
Charles C. Diggs, Jr.
Thomas J. Dodd
Melvyn Douglas
Duke Ellington
Ralph Ellison
Rev. Don Frank Fenn
Dr. Harry Emerson Fosdick
William Gibson
Harry Golden
Barbara Handman
Philip A. Hart
Mark O. Hatfield
Hubert H. Humphrey
Robert M. Hutchins
Henry M. Jackson
Jacob K. Javits
Dr. Mordecai Johnson
Elia Kazan
Rev. Martin Luther King, Jr.
George Kogel
David L. Lawrence
Rt. Rev. W. Appleton Lawrence
Robert M. MacIver
Albert Mayer
David J. McDonald
George Meany
Robert B. Meyner
James A. Michener
Mollie Moon
Rt. Rev. James A. Pike
Robert I. Randall
Whitelaw Reid
Walter P. Reuther
Daniel Rose
Carl Sandburg
James H. Scheuer
Henry D. Sedgwick
Spyros Skouras
Rex Stout
John L. Tishman
Marietta Tree
Mike Wallace
Robert Penn Warren
Robert Wechsler
G. Mennen Williams

Member Organizations

AMALGAMATED CLOTHING WORKERS OF AMERICA, AFL-CIO
AMERICAN BAPTIST CONVENTION, DIVISION OF CHRISTIAN SOCIAL CONCERN
AMERICAN CIVIL LIBERTIES UNION
AMERICAN COUNCIL ON HUMAN RIGHTS
AMERICAN ETHICAL UNION
AMERICAN FRIENDS SERVICE COMMITTEE
AMERICAN JEWISH COMMITTEE
AMERICAN JEWISH CONGRESS
AMERICAN NEWSPAPER GUILD, AFL-CIO
AMERICAN VETERANS COMMITTEE
AMERICANS FOR DEMOCRATIC ACTION
ANTI-DEFAMATION LEAGUE OF B'NAI B'RITH
BROTHERHOOD OF SLEEPING CAR PORTERS, AFL-CIO/CLC
COMMONWEALTH OF PUERTO RICO, DEPARTMENT OF LABOR, MIGRATION DIVISION
CONGRESS OF RACIAL EQUALITY — CORE
COOPERATIVE LEAGUE OF THE USA
FRIENDSHIP HOUSE
INDUSTRIAL UNION DEPARTMENT, AFL-CIO
INTERNATIONAL LADIES' GARMENT WORKERS' UNION, AFL-CIO
INTERNATIONAL UNION OF ELECTRICAL, RADIO AND MACHINE WORKERS, AFL-CIO
JEWISH LABOR COMMITTEE
LEAGUE FOR INDUSTRIAL DEMOCRACY
THE METHODIST CHURCH, WOMAN'S DIVISION OF CHRISTIAN SERVICE
NAACP LEGAL DEFENSE AND EDUCATIONAL FUND, INC.
NATIONAL ASSOCIATION FOR THE ADVANCEMENT OF COLORED PEOPLE — NAACP
NATIONAL ASSOCIATION OF HOUSING COOPERATIVES
NATIONAL ASSOCIATION OF NEGRO BUSINESS AND PROFESSIONAL WOMEN'S CLUBS
NATIONAL CATHOLIC CONFERENCE FOR INTERRACIAL JUSTICE
NATIONAL COUNCIL OF CHURCHES OF CHRIST, DEPARTMENT OF RACIAL AND CULTURAL RELATIONS
NATIONAL COUNCIL OF JEWISH WOMEN
NATIONAL COUNCIL OF NEGRO WOMEN
NATIONAL URBAN LEAGUE
PROTESTANT EPISCOPAL CHURCH, DEPARTMENT OF CHRISTIAN SOCIAL RELATIONS
UNION OF AMERICAN HEBREW CONGREGATIONS, COMMISSION ON SOCIAL ACTION
UNITARIAN FELLOWSHIP FOR SOCIAL JUSTICE
UNITED AUTO WORKERS OF AMERICA, AFL-CIO
UNITED CHURCH OF CHRIST, COUNCIL FOR CHRISTIAN SOCIAL ACTION, AND RACE RELATIONS DEPARTMENT, BOARD OF HOMELAND MINISTRIES
UNITED PRESBYTERIAN CHURCH, OFFICE OF CHURCH AND SOCIETY, BOARD OF CHRISTIAN EDUCATION
UNITED STEELWORKERS OF AMERICA, AFL-CIO

"A decent home and a suitable living environment for every American family"

Also significant is the fact that during 1965 anti-fair housing forces failed in their efforts to secure legislation in eight states to provide for referenda to repeal or prevent the enactment of anti-discrimination housing laws. In Arkansas, Indiana, Maryland, Nevada, Rhode Island, Texas, Utah and Washington, referenda proposals were either defeated or died in legislative committees.

Scope of the Laws

The fair housing laws vary widely in their primary coverage of the housing supply and in provisions for enforcement. Alaska's statute covers all sales and rentals with no exemptions, and is enforced by a state human rights commission. Maine, on the other hand, is the only one of the 16 states which provides no administrative machinery for enforcing a law which is limited to part of the rental housing supply.

There is also considerable variance in enforcement practices, both under statutory provisions and operating procedures adopted by the commissions. Some commissions initiate complaints of discrimination on their own motion; some seek restraining orders from the courts to hold the housing at issue on the market until the charge of discrimination is investigated and resolved (injunctive relief); some lean toward a liberal interpretation of anti-discrimination legislation, taking into account "the intent of the law"; some follow a conservative approach, adhering rigidly to "the letter of the law."

The Trend

The trend is in the direction of comprehensive laws which substantially cover the housing supply and which apply alike to owners, builders, brokers and mortgage lenders. Seven of the 16 states (Alaska, Colorado, Connecticut, Indiana, Massachusetts, Michigan and New York) now prohibit discrimination in 100 per cent of all residential property advertised for sale and in most rental housing.

Also, there is clearly a movement toward achieving more effective implementation of the laws: ten of the 15 state commissions administering fair housing legislation now have specific power to take affirmative action by initiating complaints and investigations of discrimination on their own motion; and six are authorized to ask for court injunctions or have other means of holding the housing in question in status quo until cases are settled. In addition, several commissions are moving to streamline their operating policies and practices. Some states have established the right of an applicant to see a unit in which he may be interested, and a refusal to show the unit is a violation of the law.

Manifestly, the trend toward broader coverage of the market and for provisions to insure more effective implementation are in response to demonstrated needs and weaknesses, and to widespread recognition that affirmative, vigorous action is essential if the fair housing laws are to achieve their purpose: the end of discrimination and segregation in housing and the development of a free society in which every man in fact receives equal treatment and equal service in his search for a home.

STATE LAWS PROHIBITING DISCRIMINATION IN THE GENERAL HOUSING MARKET

State	Major Provisions
1. Alaska	Effective April 4, 1962. Covers sale or rental of all housing; also applies to business transactions of real estate brokers and builders. Enforcement commission empowered to initiate complaints of discrimination on its own motion. Penalties: fines up to $500, 30 days imprisonment, or both. Enforced by Alaska Commission for Human Rights, 24 Reed Bldg., Anchorage 99501.
2. California (See note below)	Effective Sept. 20, 1963. Covers sales or rentals involving buildings with 4 or more units, and all existing publicly-aided housing; also applies to all transactions of brokers, builders and mortgage lenders. Provides for injunctive relief, or damages up to $500. Enforcement by California Fair Employment Practice Commission, 455 Golden Gate Ave., San Francisco 94101.
3. Colorado	Effective May 1, 1959. Amended 1965. Covers all publicly-offered sales or rentals (including vacant lots), exempting the rental of rooms in single-family dwellings. Also applies to commercial space, and to brokers, builders and mortgage lenders. Makes refusal to show available housing a violation. Provides that if a respondent fails to comply with a cease and desist order issued by the enforcement commission, the complainant may seek damages in a civil action. In such cases, the court may not only award damages and costs, but may require the respondent to provide housing comparable to that which was at issue in the complaint. Commission empowered to initiate and to seek injunctive relief. Enforced by Colorado Civil Rights Commission, 1525 Sherman St., Denver 80203.
4. Connecticut	Effective Oct. 1, 1959. Amended 1961, 1963, 1965. Covers all sales and rentals (including vacant lots) except rental of an apartment in an owner-occupied

Note: The Attorney General of California has ruled that passage by the electorate at the general election Nov. 3, 1964, of an amendment to the State Constitution providing that an owner may "decline to sell, lease or rent [his] property to such persons as he, in his absolute discretion, chooses" (Proposition 14, now Article I, Section 26 of the Constitution) did not repeal the state's fair housing law so far as brokers and mortgage lenders are concerned; but that, if upheld by the courts, it would remove property owners from the reach of the law. Constitutionality of the amendment is now under court challenge.

State	Major Provisions
	two-family house and rental of rooms in private residences; also applies to brokers, builders and mortgage lenders. Commission empowered to initiate complaints. The commission may also seek injunctive relief, but must give bond in an amount determined by the state circuit court to compensate the respondent for damages suffered if the commission fails to prosecute the action. Penalties: fines up to $100, 30 days imprisonment or both. Enforced by Connecticut Commission on Civil Rights, 92 Farmington Ave., Hartford 06115.
5. Indiana	Effective July 7, 1965. Covers all sales or rentals (including vacant lots); also applies to commercial space, and to brokers, builders, mortgage lenders and real estate advertising. Provides that the enforcement commission may not issue cease and desist orders against owner-occupants of buildings with less than 4 dwelling units. Enforced by Indiana Civil Rights Commission, State Office Bldg., 100 N. Senate Ave., Indianapolis 46204.
6. Maine	Effective September 1965. Covers rental housing, exempting the rental of a unit in an owner-occupied two-family house and owner-occupied one-family dwellings which rent four or less rooms. Penalties: fines up to $100 or imprisonment up to 30 days, with each additional violation punishable by fines up to $500 or imprisonment up to 30 days. No administrative machinery provided for enforcement.
7. Massachusetts	Effective July 21, 1959. Amended 1960, 1961, 1963, 1965. Covers all publicly-offered sales or rentals (including vacant lots), except rental of an apartment in an owner-occupied two-family house (rentals of rooms in private residences are covered by the state's public accommodations statutes by administrative ruling); also covers commercial space, and brokers, builders, mortgage lenders and advertising. Provides for revocation of license of brokers who refuse to obey an enforcement order. Commission empowered to initiate and to seek injunctive relief. Enforced by Massachusetts Commission Against Discrimination, 41 Tremont St., Boston 02108.
8. Michigan	Effective Jan. 1, 1964. Michigan's new State Constitution has been interpreted by the Attorney General to prohibit discrimination in all housing and in all mortgage lending transactions. Enforced by the Michigan Civil Rights Commission, 900 Cadillac Square Bldg., Detroit 48226.

State	Major Provisions
9. Minnesota	Effective Dec. 31, 1962. Amended 1965. Covers sales or rentals (including vacant lots), with the following exceptions: 1) owner-occupied, privately-financed one-family houses (homes with outstanding FHA or VA mortgages are covered); 2) rental of an apartment in an owner-occupied two-family house; and 3) rental of rooms in private homes. Also applies to brokers, builders and mortgage lenders with respect to housing covered by the law, and to all real estate advertising. Commission empowered to initiate complaints. Provides that at least 5 days prior to the commencement of a hearing before the commission, the respondent may demand that the matter be referred to the district court for determination. In such event, the commission may no longer handle the case and may not conduct a hearing or issue a cease and desist order. Enforced by Minnesota Commission Against Discrimination, 55 State Office Bldg., St. Paul 55101.
10. New Hampshire	Effective Aug. 29, 1961. Amended 1965. Covers all sales and rentals involving buildings containing more than one dwelling unit, exempting rentals in owner-occupied houses with three or less units. Also exempts the rental of rooms in owner-occupied housing accommodations. Violations are criminal offenses punishable by fines up to $100. A new State Commission for Human Rights, being formed at the time of this report, may receive and attempt to conciliate complaints.
11. New Jersey	Effective Sept. 13, 1961. Covers sales or rentals of houses in developments of 10 or more on contiguous land, and sale or rental of apartments in buildings with 3 or more units, excluding owner-occupied 3-family houses and rental of rooms in private residences. Covers all sales and rentals of government-aided housing, including homes with outstanding FHA or VA mortgages. Also covers brokers and mortgage lenders with respect to housing covered by the law, and all real estate advertising. State Attorney General can initiate complaints. Enforced by New Jersey Division on Civil Rights, 52 West State St., Trenton 08608.
12. New York	Effective Sept. 1, 1961. Amended 1963, 1965. Covers all sales and rentals except rental of an apartment in an owner-occupied two-family house and rental of rooms in private residences. Applies to commercial space; to brokers, builders and mortgage lenders,

State	Major Provisions
	and to real estate advertising. Enforcement commission may initiate complaints and is empowered to seek injunctive relief from the courts. Commission also may award compensatory damages in appropriate cases. An individual whose complaint is dismissed by the investigating commissioner may apply to the chairman of the commission for review. Provides that violation of a conciliation agreement is an unlawful discriminatory practice. Also provides that the use and occupancy of housing and commercial space without discrimination is a civil right, thus making violators subject to action under the penal code. Enforcement by the New York State Commission for Human Rights, 270 Broadway, New York City 10007.
13. Ohio	Effective Oct. 30, 1965. Covers all sales and rentals, exempting owner-occupied one- and two-family buildings. Also applies to real estate brokers with respect to housing covered by the law; to all transactions of mortgage lenders; and to advertising. Provides for the right to inspect available housing. Before exercising enforcement powers, the commission must find that a complainant is a bona fide homeseeker. Enforced by Ohio Civil Rights Commission, 240 Parsons Ave., Room 234, Columbus 43215.
14. Oregon	Effective Aug. 5, 1959. Covers persons engaged in the business of selling or renting real property, including vacant lots and commercial space; advertising. Attorney General can initiate complaints. Persons charged with discriminatory acts are notified upon filing of complaints, are forbidden to sell or rent the property at issue until disposition of the case has been made, and are liable to damages if they do so. Separate statute provides for revocation of license of brokers who violate the fair housing law. Enforced by Civil Rights Division, Oregon State Bureau of Labor, State Office Bldg., Portland 97201.
15. Pennsylvania	Effective Sept. 1, 1961. Covers all sales and rentals (including vacant lots) except owner-occupied one- and two-family houses; brokers, builders and mortgage lenders with respect to housing covered by the law; advertising. Commission is empowered to initiate complaints. Enforcement by Pennsylvania Human Relations Commission, 301 Muench St., Harrisburg 17105.
16. Rhode Island	Effective April 12, 1965. Covers all sales and rentals (including vacant lots) except rental of apartments in owner-occupied 2- and 3-family houses and rental of rooms in private residences; brokers, builders, mortgage lenders, and advertising. Commission empowered to initiate complaints. Enforced by Rhode Island Commission Against Discrimination, State House, Providence 02902.

STATES WITH LAWS BARRING DISCRIMINATION IN PUBLICLY-ASSISTED HOUSING ONLY

1.	Illinois	Prohibits discrimination in public housing, and restrictive covenants on urban redevelopment land. No enforcement agency.
2.	Montana	Prohibits discrimination in urban renewal housing. No enforcement agency.
3.	Washington	Prohibits discrimination in urban renewal housing. (See also note on page 1.)
4.	Wisconsin	Prohibits discrimination in public housing and urban renewal developments. No enforcement agency.

* * * * * *

CITY AND LOCAL LAWS BARRING DISCRIMINATION IN PRIVATE HOUSING

	Locality	Date and Enforcement Agency
1.	Albuquerque, N. M.	Enacted June 18, 1963. Fair Housing Advisory Board, Box 1293, Albuquerque 87101.
2.	Ann Arbor, Mich. (See note below)	Effective Jan. 1, 1964. Ann Arbor Human Relations Commission, c/o City Hall, Ann Arbor 48101.
3.	Beloit, Wis.	Effective Apr. 1, 1964. Beloit Human Relations Commission, c/o City Hall, Beloit 53511.
4.	Chicago, Ill.	Effective Sept. 24, 1963. Chicago Commission on Human Relations, 211 West Wacker Dr., Chicago 60606.
5.	Des Moines, Iowa	Effective June 4, 1964. Des Moines Commission on Human Rights and Job Discrimination, Armory Bldg., Des Moines 50309.
6.	District of Columbia (Art. 45, Police Regs.)	Effective Jan. 20, 1964. Commissioners' Council on Human Relations, District Bldg., 14th and E Sts., N. W., Washington 20004.
7.	Duluth, Minn.	Effective Oct. 19, 1963. Duluth Fair Employment and Housing Practices Commission, Suite 700, Torrey Bldg., Duluth 55802.
8.	East St. Louis, Ill.	Enacted Jan. 29, 1964. East St. Louis Commission on Human Relations, 1602 Missouri Ave., East St. Louis 62205.
9.	Erie, Penna.	Effective Sept. 1, 1963. Erie Human Relations Commission, 606 Commerce Bldg., Erie 16501.
10.	Gary, Ind.	Effective June 4, 1965. Gary Fair Employment Practices Commission, City Hall, 401 Broadway, Gary 46402.

Note: Ann Arbor's law has been superceded by Michigan's new State Constitution, which the Attorney General has ruled preempts the housing field.

Locality	Date and Enforcement Agency
11. Grand Rapids, Mich.	Effective Dec. 23, 1963. Grand Rapids Human Relations Commission, City Hall Annex, 303 Iona Ave., Grand Rapids 49502.
12. Indianapolis, Ind.	Enacted July 1964. Indianapolis Human Rights Commission, City-County Bldg., Indianapolis 46204.
13. King County, Wash.	Effective Mar. 3, 1964. King County Sheriff's Office, Seattle 98104. (This fair housing law covers the county's unincorporated areas - excluding Seattle.)
14. Louisville, Ky.	Effective Aug. 25, 1965. Louisville Human Relations Commission, 101F Mayor's Suite, City Hall, Louisville 40202.
15. Madison, Wis.	Enacted Dec. 12, 1963. Madison Equal Opportunities Commission, 416 Russell Walk, Madison 53703.
16. New London, Conn.	Effective Aug. 1, 1963. New London Fair Housing Practices Board, 181 State St., New London 06321.
17. New Haven, Conn.	Enacted May 14, 1964. New Haven Commission on Equal Opportunities, c/o City Hall, New Haven 06510.
18. New York, N. Y.	Effective Apr. 1, 1958. New York City Commission on Human Rights, 80 Lafayette St., New York 10013.
19. Oak Ridge, Tenn.	Effective July 25, 1965. City Attorney, City Hall, Oak Ridge 37832.
20. Oberlin, Ohio (See Toledo, below)	Enacted Nov. 20, 1961. Housing Renewal Commission, c/o City Hall, Oberlin 44074.
21. Peoria, Ill.	Enacted Dec. 30, 1963. Peoria Commission on Human Relations, 302 City Hall, 1821 N. Underhill St., Peoria 61601.
22. Philadelphia, Penna.	Effective June 10, 1963. Philadelphia Commission on Human Relations, 625 City Hall Annex, Philadelphia 19102.
23. Pittsburgh, Penna.	Effective June 1, 1959. Pittsburgh Human Relations Commission, City-County Bldg., Pittsburgh 15219.
24. Schenectady, N. Y.	Enacted April 1, 1963. Schenectady Human Relations Commission, 1929 Union St., Schenectady 12305.
25. St. Louis, Mo.	Effective Feb. 6, 1964. St. Louis Council on Human Relations, Room 200, Municipal Courts Bldg., St. Louis 63103.
26. St. Paul, Minn.	Enacted Aug. 13, 1964. St. Paul Human and Civil Rights Commission, 1745 City Hall, St. Paul 55802.

Locality	Date and Enforcement Agency
27. Wichita, Kan.	Enacted Oct. 6, 1964. Wichita Commission on Human Relations, c/o City Hall, Wichita 67201.
28. Yellow Springs, Ohio	Enacted Aug. 19, 1963. Yellow Springs Human Relations Commission, 314 Dayton St., Box 226, Yellow Springs 45387.

The following cities have enacted fair housing ordinances reaching the private market which have been struck down by referenda or, in one case, ruled invalid by the courts on technical grounds.

29. Akron, Ohio	Enacted July 1964. Struck down by referendum Nov. 3, 1964.
30. Berkeley, Calif.	Enacted Jan. 15, 1963. Struck down by referendum Apr. 2, 1963.
31. Seattle, Wash.	Enacted Nov. 26, 1963. Struck down by referendum, Mar. 10, 1964.
32. Tacoma, Wash.	Enacted Sept. 24, 1963. Struck down by referendum Feb. 11, 1964.
33. Toledo, Ohio	Effective June 9, 1961. Ruled invalid by the Ohio Supreme Court on Mar. 10, 1965, on the ground that the ordinance was so indefinite enforcement of its provisions would be impossible. On the same date, the high court upheld the constitutionality of the Oberlin fair housing ordinance.

MEASURES PROHIBITING "PANIC PEDDLING"

Several states and cities have regulations or ordinances which prohibit real estate operators from engaging in practices designed to incite panic selling due to the entry or prospective entry into a neighborhood of persons of another racial or ethnic backgrounds.

The state licensing agencies in Connecticut, New York and Pennsylvania have regulations under which brokers and salesmen are liable to revocation or suspension of their licenses if they are found guilty of engaging in "blockbusting" tactics. Ohio prohibits "blockbusting" under a recently-enacted fair housing law.

The following cities have adopted special anti-panic peddling ordinances:

1. Baltimore, Md.
2. Buffalo, N. Y.
3. Detroit, Mich.
4. Kansas City, Mo.
5. Park Forest, Ill.
6. San Francisco, Calif.
7. Shaker Heights, Ohio
8. South Euclid, Ohio
9. Toledo, Ohio
10. Warrensville Heights, Ohio

The following cities have incorporated anti-blockbusting provisions into their fair housing ordinances:

1. Chicago, Ill.
2. East St. Louis, Ill.
3. Peoria, Ill.
4. Washington, D. C.
5. Wichita, Kan.

[this belongs under Part Two, after State Assistance for Community Improvement]

STATE AND CITY FAIR HOUSING LAWS*

Robert L. Carter, General Counsel for NAACP, has four guidelines for effective fair housing laws:

1. Fair housing laws should cover all of the private housing market, as well as public housing. To cover the whole housing market, the laws should apply to owners, builders, brokers, mortgage lenders, and advertising of housing.

2. The enforcement commission that executes the fair housing law should have the power to back up the law: It should be able to initiate complaints on its own, without having to rely only on complaints coming from individuals. The enforcement commission should be able to investigate a whole real estate industry or building industry and not have to prosecute just one offense at a time. And the enforcement commission should be able to issue subpoenas, hold hearings, issue orders, seek injunctions, give compensatory damages, and go to court for enforcement. The commission needs to have streamlined and speedy enforcement procedures.

3. The government that passes the fair housing law should want to do more than end forced segregation. The government should encourage suppliers of housing to have positive business practices for open housing and should encourage homeseekers to shop for

---

*This section is based on "How the Fair Housing Laws are Working," Trends in Housing, Vol. IX, No.6, November-December 1965.

homes in integrated neighborhoods.

4. The enforcement commission should be as important as the other most important government agencies or departments and should be supported 100% by the head of the government, that is, the governor or the mayor.

The enforcement commission should influence all government activities that affect racial patterns of residence, including plans for building or rehabilitating schools.

And it is essential that the enforcement commission have an adequate budget and be able to hire its own professional staff.

Fair housing laws don't have an adverse affect on business. The laws haven't caused more whites to move to the suburbs than ordinarily. And the laws haven't caused resegregation in integrated neighborhodds. Rather, the laws have sometimes helped to stabilize changing neighborhoods.

For the most part, fair housing laws have helped middle-class Negro families. Racial ghettoes still continue to grow. Fair housing laws can't eliminate ghettoes unless state and city governments also work to provide plenty of low-to-moderate cost housing throught the cities and suburbs.

Fifty-one governmental jurisdictions in the continental United

States have laws against discrimination in the general housing market. Another 50 or more governmental jurisdictions have laws applying to government-aided housing only, or nondiscrimination policy resolutions, or anti-blockbusting provisions. None of these laws or provisions exist in Southern states or cities.

Laws against discrimination in private housing cover over 52 per cent of the U.S. population and about one-third of Negro citizens.

JERRY DELL GIMARC

November 2, 1966

Dear Mr. Ameth:

No, I had not seen the information on E.O. 11063 complaints at the time I wrote the pamphlet. My surmise that there was no definite complaint procedure came from conversations with VA and FHA represented housing officials who denied knowledge of any complaint procedure.

If possible this information should be listed or at least the reference given. Pp. 41 + 42 should be rewritten to indicate that there is a complaint procedure even if local officials don't know it or don't want to know it. Can you make this revision?

Sorry

Jerry Dell Gimarc

51601 INTRODUCTION: The following procedure is applicable to processing complaints that are filed with FHA alleging violation of FHA Regulations issued pursuant to Executive Order 11063 regarding nondiscrimination and equal opportunity in housing.

51602 DIRECTOR'S RESPONSIBILITY FOR PROCESSING COMPLAINTS: Responsibility for processing and disposing of complaints filed pursuant to Section 200.340 of the Regulations is placed in the Insuring Office Director having jurisdiction over the housing involved in the complaint, and all complaints should be submitted to the Insuring Office with jurisdiction. Any field office receiving a complaint outside its jurisdiction shall acknowledge the complaint and promptly send it to the appropriate field office for attention.

51603 SUBMISSION OF COMPLAINTS: All such complaints must be in writing and signed by the complainant if an individual, or by an officer of the organization on whose behalf it is filed. Wherever possible, FHA Form 797 should be used, but any written statement which clearly sets forth the complaint will be acceptable.

51604 TIME LIMITATION: The Director may designate appropriate members of his staff to assist in processing the complaint, and he should, of course, call upon the Zone Intergroup Relations Advisor for advice, assistance and comments, as the particular situation may warrant. Every effort should be made to properly dispose of each complaint within 30 days. When more than 30 days are required, preliminary reports shall be submitted giving reasons for the delay and establishing a new terminal date. At reasonable

intervals, the Director should also keep zone officials and the General Office officials advised of the status of pending complaints.

51605 NOTIFICATION: The Zone Operations Commissioner shall be informed of all complaints involving sales housing, and the Zone Multifamily Director or Zone Multifamily Representative, as the case may be, shall be informed of all complaints concerning rental units. In all cases, the office of the Assistant to the Commissioner (Intergroup Relations Service) and the appropriate Zone Intergroup Relations Advisor will be advised by the copies of all communications concerning complaints. [illegible] number of copies to be sent to these res[illegible]e offices shall be: Zone Operations C[illegible]oner, Zone Multifamily Director or Zone [illegible]family Representative, and Zone Intergro[illegible]lations Advisor - one copy; Assistant to the Commissioner (Intergroup Relations Service) - three copies.

51606 PUBLICITY RESTRICTION: FHA policy is to deal fairly and objectively with all parties with whom it does business, and this policy will be maintained in the handling of these complaints. Under no circumstances shall any one other than authorized FHA personnel be furnished a copy of the original complaint or shall any press releases or other public statements be made pending a final determination of a complaint. Only the factual statement that a complaint has been filed by the complainant or that a complaint is being processed is permitted. When communicating with an alleged violator or any other third party, the Director should state the allegation of discrimination indirectly and not use direct quotes. For example, "A complaint has been filed in this office charging you with a violation of FHA

51606

Regulations alleging that on or about the _____ day of _____, 1963, in Washington, D. C., you failed or refused to sell the premises identified as 1600 Riverside Drive to Mr. John Jones because of his race."

51607 ACTION AFTER RECEIVING COMPLAINT: Upon receiving a complaint over which his office has procedural jurisdiction, the Director, or his designee, shall within two working days:

a. acknowledge receipt of the complaint and request additional information from the complainant, if required;

b. simultaneously send to the offices listed in paragraph 51605 the required number of copies of:

1. the complaint,
2. the acknowledgment of the complaint,
3. any preliminary comments as may be pertinent at that time about FHA's responsibility in the matter and any steps which have been planned for resolving the complaint.

51608 PRELIMINARY EXAMINATIONS AND PROCEEDINGS:

51608.1 Should the Director find, as a result of the preliminary examination, that there is probable cause to believe the alleged acts of discrimination were committed but that the matter is not covered by our Regulations, the Director will ask the Zone Intergroup Relations Advisor to comment thereon prior to the Director's rendering a final determination in the case.

51608.2 When the Director believes that the allegations, if sustained, fall within the governing Regulations, he shall:

51608.2

a. promptly obtain all information available for examining the complaint, and

b. upon finding evidence which would appear to indicate discrimination, he shall notify the alleged violator in writing that a complaint has been filed against him alleging violation of the terms of FHA's Regulations, and invite him to an informal discussion of the alleged violation to take place within 10 calendar days from the date of the notification. He should also be notified that he should not take any action that would cause the housing accommodations which are the subject of the complaint to become unavailable to the complainant, pending final determination of the matter. In an appropriate case, the Director may make such alternative requirements as he may deem appropriate to protect the interests of all parties involved.

51608.3 The letter to the alleged violator shall contain a statement (paraphrased as set forth in Exhibit No. 1) of the alleged act or acts of discrimination, including the name of the complainant, the date and place of the alleged act of discrimination and shall be sent by registered or certified mail.

51608.4 If the alleged discrimination is denied or if there is no response to the invitation for informal discussion of the complaint within 10 calendar days, then further inquiries, investigations, and hearings shall be initiated by the Director as are necessary to ascertain the facts.

51608.5 In those cases in which the matters in controversy do not come within the terms of the Executive Order, the Director need not communicate his final decision to the alleged violator unless he has previously communicated with him about the case or knows that there has been some publication of the charge. In which case, a notice by regular mail will suffice.

51608.6 In all cases that come within the terms of the Executive Order, the parties in interest and their attorneys, if any, shall be promptly advised by registered or certified mail of the final action taken by the Director. If the the facts developed from investigation and/or hearings indicate a violation of the Regulations, the Director shall advise the violator to correct the situation and to provide FHA with appropriate assurances of future compliance. The violator shall also be informed that his failure to comply within a reasonable time, as set by the Director, will necessitate the application of sanctions as provided by Section 200.345 of the Regulations.

Which Are?

51608.7 Conclusions reached in all cases shall be sent immediately through the appropriate reporting channels. If sanctions are imposed upon a builder the Director should include in his report to the Assistant to the Commissioner (Intergroup Relations Service) the number of outstanding conditional commitments issued on housing constructed by him; the number of units covered by the commitments on which construction has been started; and the source and extent of construction financing extended to the builder. When sanctions are applied, two copies of the conclusions also shall be sent to the Director of Audit and Examination.

51608.8 The communications informing the interested parties of the Director's final action shall contain a paragraph stating that the action of the Director will be reviewed by the Commissioner if a written request for such review is filed by the party adversely affected either with the Director or the Commissioner within 10 days from the receipt of notice of the final action taken by the Director.

51608.9 In his request for a review in cases in which there has been a finding of discrimination, the violator shall give assurance that the housing accommodations which are the subject of the complaint will remain available and that he will not cause the accommodations to become unavailable to the complainant pending such review. Upon request, the Commissioner may consider accepting an alternate type of assurance from the violator provided it will adequately protect the rights of the complainant while the case is being reviewed.

51609 FINDING OF DISCRIMINATION:

51609.1 Where the Director has found that there has been a violation of the Regulations, no further applications of the violator will be accepted for processing and applications in process shall be discontinued until such time as:

a. the discriminatory practice has been eliminated and satisfactory assurances of future compliance have been received, or

b. the Commissioner, upon reviewing the facts in the case, reverses the findings of the Director.

FHA-Wash., D. C.

51609.1 Cont.

In addition, consideration will be given in appropriate cases to invoking the cancellation clause in conditional commitments issued on housing units to be constructed by a builder who has violated the regulation.

51609.2 If a preliminary review of a complaint gives indication of discriminatory practice but it appears that the practice may not be subject to sanctions, as prescribed by the Regulations, the Director or his designee shall:

a. institute a prompt and thorough investigation of the complaint to obtain all of the available facts, and

b. upon a finding that there has been discrimination he will get in touch with the alleged violator and inform him of the nature of the complaint, explain the responsibility of FHA in the matter, and endeavor to work out a solution satisfactory to the interested parties. If after a determined effort the Director is unable to effect an amicable solution of the matter, the complainant will be so advised and the FHA involvement in the case will be terminated, unless by reason of a local law or regulations of other Federal agencies some other avenue of relief appears to be applicable, in which case the Director will render the complainant such further assistance as may be appropriate in keeping with the spirit and intent of the Executive Order.

FHA-Wash. D.C.

51610 ACTION ON REQUEST FOR THE COMMISSIONER'S REVIEW OF THE CASE:

51610.1 A review in any case may be requested by the party adversely affected within 10 days of notification of the Director's finding. If such request for a reivew is made, the Director will assemble, within 15 days from the date of the request, a complete file which will include the complaint, the summary of the proceedings and summary of the evidence and all exhibits and memoranda filed by either party. A complete list of the filed material shall be prepared, including a statement by the Director that the items contained on the list constitute all of the records in the case. As soon as the record is complete, the Director by registered or certified mail, shall notify the party seeking a review that the original record will be available for his inspection at the FHA office for a period of 10 days from the date of the notification and that promptly thereafter the record will be transmitted to the office of the FHA Commissioner. The Director will provide the party seeking the review with a copy of the list of items contained in the record, the summary of the proceedings, and summary of the testimony and copies of any evidentiary memoranda filed or submitted in the case.

51610.2 Upon the delivery of the copies of the record to the party seeking the review and the transmittal of the record to the office of the Commissioner, the jurisdiction of the Director in the particular case will be terminated except upon express directions from the Commissioner or the Zone office.

51611 COOPERATION WITH OTHER FEDERAL AGENCIES: Each Insuring Office shall cooperate with other Federal agencies having an interest in carrying out the objectives of Executive Order 11063. Additionally, subject to the Director's responsibility to assure a fair and impartial decision in such matters before FHA, the Insuring Offices may participate in joint investigations of complaints with constituents of HHFA.

51612 COOPERATION WITH STATE AND LOCAL AGENCIES: Each Insuring Office should endeavor to establish a cordial and cooperative relationship with all state and municipal agencies within its jurisdiction that are empowered by law to enforce fair housing practices. The Insuring Office should cooperate with such state or municipal agencies in every way possible, consistent with the Director's responsibility to assure a fair decision with reasonable dispatch of any pending complaints. Cooperation should include advising such agencies of the action taken by the Director in all cases in which the Director finds

51612

that there has been a violation of the Regulations; the advising of said agencies of those cases where the facts do not constitute a violation of the Regulations, but do indicate that there is reason to believe that the state law or the local ordinance may have been violated; the collaboration in cases where the complainant has involved both the procedures of FHA and the state or municipal enforcement agency; and, the utilization of the services of the state or municipal investigatory facilities when feasible and available.

EXHIBIT NO. 1

TO: The Alleged Violator

A complaint has been filed in this office charging you with discriminatory practice which is a violation of FHA Regulations.

It is alleged that on or about the _____day of_____,19___, in (insert name of the town, county, city) you failed or refused to (state the act complained of; i.e. sell, lease or finance) the premises (identify by address and/or apartment) to (complainant) because of (his, her, their) (race, religion, ethnic n).

The charge, if sustained, creates a breach of FHA Regulations and it may be necessary to impose severe sanctions against you.

For this reason you are requested:

1. To get in touch with me or Mr._____ of this office not later than 5 days from the receipt of this notice for the purpose of arranging a prompt conference so that we can discuss the allegations of this complaint.

2. Not to commit any action, the result of which will cause the housing accommodations to be unavailable to the complainant, in the event of a finding in his favor, pending the final determination of the matter in controversy.

Sincerely yours,

Director

EXHIBIT NO. 2

TO: The Complainant

I have determined that your allegations of discrimination by (insert name of violator) against you because of your (insert race or religion, etc.) have been confirmed.

(Insert name of violator) has been advised of my determination in this case and has been requested to (state the requirement) within 10 days.

You are further advised that (insert name of violator) has the right to have my findings reviewed by the Office of the Commissioner, FHA, provided the right to obtain such review is exercised within 10 days following his receipt of my decision.

When further action in this case is taken, I will advise.

Sincerely yours,

Director

EXHIBIT NO. 3

TO: The Complainant

The complaint filed by you on (insert date) against (insert name of alleged violator) charging him (or it) with specified acts of discrimination against you has been the subject of a thorough examination, and upon consideration of all evidence in the matter, I have determined that (the case does not fall within the purview of the FHA Regulations issued pursuant to Executive Order 11063) or (the evidence does not sustain your charge of discrimination). Therefore, your complaint is accordingly dismissed.

Should you have reason to question this decision and want a review of the matter, you have the right to have my findings reviewed by the Office of the Commissioner, FHA, provided that, within 10 days of the receipt of this notice, you file a request for such review in writing either at this office or at the Office of the Commissioner, FHA, Lafayette Building, 811 Vermont Avenue, N. W., Washington 25, D. C.

Sincerely yours,

Director

EXHIBIT NO. 4

TO: The Violator Found Guilty of Discrimination

As a result of the inquiry by FHA, including the hearings held (insert time, date, or dates, and place of hearing), into the complaint of (name of complainant), it has been determined that you have violated FHA Regulations by denying a possible participant an opportunity to utilize the benefits of an FHA program because of (his)(her) race, religion, or place of national origin (as the case may be).

You are hereby requested to (insert here the action required by the Director to correct the violation) and to give appropriate assurances of future compliance with FHA Regulations. Failure to comply with the foregoing requests within 10 days of the receipt of this notice will result in the application of sanctions as provided by Section 200.345 of the Regulations. As a consequence thereof, you would be denied the benefits derived from participating in the FHA insurance programs.

The determination herein is effective as of (time and date). I suggest that you give this matter your immediate attention.

You are further advised that you have a right to have my findings in this matter reviewed by the Office of the Commissioner, FHA, provided that within 10 days of the receipt of this notice you file a request for a review in writing either at this office or at the Office of the Commissioner, FHA, Lafayette Building, 811 Vermont Avenue, N.W., Washington 25, D. C., and give your assurances that the housing accommodations complained of are still available and that you shall not cause said accommodations to be unavailable to the complainant pending a final determination of the matter in controversy. Upon request, and where warranted by the circumstances, the Commissioner may allow you to give some other assurances for the protection of the rights of the complainant pending a final determination of this case.

Sincerely yours,

Director

EXHIBIT NO. 5

TO: The Violator Found Guilty of Discrimination and Who Has Failed to Correct the Discrimination.

As a result of the determination heretofore made, of which you were advised by letter dated _____ day of _____19____, and your failure to comply with the instructions contained therein, it is necessary to impose the sanctions pertaining to discriminatory practices as provided by FHA Regulations.

Effective with the date of this letter any application for mortgage insurance under the insurance programs of this Administration submitted by you or any firm in which you have an interest of ten per cent or more will be rejected.

This letter is solely for the purpose of making the above information available to you in order that you may avoid expense in the preparation of FHA applications only to find that such applications will be rejected.

Sincerely yours,

Director

EXHIBIT NO. 6

FHA FORM NO. 757 ____

Form Approved
Budget Bureau No. 63R 1301

REPORT OF COMPLAINT TO THE FEDERAL HOUSING ADMINISTRATION

Name of Complainant _____ Date _____

Complete Address *(Street and Number, City and State)* _____ Telephone Number _____

Name of Alleged Violator _____ Address of Alleged Violator *(Street Number, City and State)* _____

Name of any Employees or Salesmen Involved _____ Their Addresses _____

Name(s) of any Witness(es) _____ Their Address(es) and Telephone Number(s) _____

FHA Case Number, if any _____ The Name of the Subdivision, if known _____

The location by street and number of the house or apartment involved _____

Place of the alleged discrimination: _____

Date of the alleged discrimination: _____

GIVE COMPLETE STATEMENT OF YOUR COMPLAINT:

Signature(s): _____ (Dir.) _____

(Sec.) Office) _____

20-7 FHA-Wash., D. C.

HIGH COURT VOIDS FAIR-HOUSING BAN IN CALIFORNIA LAW

Decides That Adoption of Proposition 14 Amounts to Racial Bias by State

TRIBUNAL DIVIDED, 5-4

Justices Find Amendment to Coast Charter Created a Right to Discriminate

Excerpts from court decision will be found on Page 8.

By FRED P. GRAHAM
Special to The New York Times

WASHINGTON, May 29 — The Supreme Court declared unconstitutional today the voter-approved amendment to the California Constitution that gave property owners "absolute discretion" in resale and rental of housing.

In a 5-to-4 ruling, the Supreme Court upheld the California Supreme Court's decision that the amendment, known as Proposition 14, amounted to racial discrimination by the state and thus violated the 14th Amendment to the United States Constitution.

The opinion by Justice Byron R. White declared that the amendment went beyond a mere repeal of the state's fair-housing legislation and created "a constitutional right to discriminate on racial grounds in the sale and rental of real property."

Scope of Ruling Specific

Proposition 14 "was intended to authorize, and does authorize racial discrimination in the housing market," Justice White said. "The right to discriminate is now one of the basic policies of the state."

Joining in his opinion were Chief Justice Earl Warren, a former Governor of California, and Justices William J. Brennan Jr., William O. Douglas and Abe Fortas.

Justice John M. Harlan contended in a dissent that the decision might discourage the enactment of antidiscrimina-

said. "The right to discriminate is now one of the basic policies of the state."

Joining in his opinion were Chief Justice Earl Warren, a former Governor of California, and Justices William J. Brennan Jr., William O. Douglas and Abe Fortas.

Justice John M. Harlan contended in a dissent that the decision might discourage the enactment of antidiscrimination legislation in the future as opponents could argue that such laws might have to remain permanently on the books. Justice Hugo L. Black, Tom C. Clark and Potter Stewart joined in the dissent.

Justice White took pains to limit the reach of the decision to the facts of the California situation so that the ruling would not preclude a state legislature from repealing antidiscrimination legislation it had previously enacted.

He pointed out that Proposition 14 was approved by California's voters at the general election of 1964 in the form of an initiative, which can be reversed only by a subsequent vote of the people. The vote was 4.5 million to 2.4 million—almost 2 to 1.

Housing Laws Affected

The amendment read as follows:

"Neither the state nor any subdivision or agency thereof shall deny, limit or abridge, directly or indirectly, the right of any person, who is willing or desires to sell, lease or rent any part or all of his real property, to decline to sell, lease or rent such property to such persons or persons as he, in his abolute discretion, chooses."

This amendment, which was vigorously supported by California real estate interests, was intended to repeal fair-housing laws previously enacted by the Legislature — the Unruh Civil Rights Act of 1959 and the Rumford Fair Housing Act of 1963.

The laws prohibit racial dis-

Continued on Page 8, Column 1

Housing Gen

Supreme Court Upsets California Vote Allowing Property Owners to Discriminate

JUSTICES UPHOLD COAST'S TRIBUNAL

Find, 5-4, That Adoption of Proposition 14 Amounts to Racial Bias by State

Continued From Page 1, Col. 1

crimination in the sale or rental of private housing accommodations in dwellings containing more than four units.

Justice White's opinion leaned heavily on the fact that the Supreme Court of California had found that Proposition 14 amounted to more than a return to neutrality by the state government. He observed that the California court, which he said was familiar with the situation, had found that the intent was "to authorize private discriminations in the housing market."

By approving this conclusion, the Supreme Court took a step forward in the development of a 20-year-old movement toward making states responsible for private racial discrimination.

Private Action Exempt

Under the Supreme Court's long-standing interpretation of the 14th Amendment's prohibition against state acts that deny citizens the equal protection of the laws, discrimination by private citizens is not forbidden unless "a significant state involvement" is found.

But since 1948, when the Supreme Court ruled in Shelley vs. Kraemer that state courts cannot enforce racial restrictions in deeds, the Court has tended to find "state action" in a widening number of situations involving what previously had been considered private racial discrimination.

The decision today moved the Supreme Court a notch closer to a position that many civil rights supporters have long advocated—that a state is guilty of discriminatory "state action" if it has the power to prevent certain forms of racial discrimination but does not do so.

Justice White approved the California Supreme Court's conclusion that a state is not required by the 14th Amendment to have a fair housing law. But

Excerpts From Supreme Court's Decision in California Fair-Housing Case

WASHINGTON, May 29 — Following are excerpts from the Supreme Court's decision on the repeal of California's fair-housing law, written by Justice Byron R. White, and a dissent by Justice John M. Harlan:

COURT'S DECISION

The question here is whether Article I, Section 26 of the California Constitution denies "to any person... the equal protection of the law" within the meaning of the Fourteenth Amendment of the Constitution of the United States. Section 26 of Article I, an initiated measure submitted to the people as Proposition 14 in a statewide ballot in 1964, provides in part as follows:

"Neither the state nor any subdivision or agency thereof shall deny, limit or abridge, directly or indirectly, the right of any person, who is willing or desires to sell, lease or rent any part or all of his real property, to decline to sell, lease or rent such property to such person or persons as he, in his absolute discretion, chooses."

The real property covered by Section 26 is limited to residential property and contains an exception for state-owned real estate.

We affirm the judgment of the California Supreme Court. We first turn to the opinion of that court, which quite properly undertook to examine the constitutionality of Section 26 in terms of its "immediate objective," its ultimate impact" and its "historical context and conditions existing prior to its enactment." Judgments such as these we have frequently undertaken ourselves.

Legislation Reviewed

First, the court considered whether Section 26 was concerned at all with private discriminations in residential housing. This involved a review of past efforts by the California legislature to regulate such discriminations. The Unruh Act, on which respondents based their cases, was passed in 1959. The Hawkins Act followed and prohibited discriminations in publicly assisted housing. [illegible] to privately discriminate on grounds which admittedly would be unavailable under the Fourteenth Amendment should state action be involved."

The judgment of the California court was that section 26 unconstitutionally involves the state in racial discriminations and is therefore invalid under the Fourteenth Amendment.

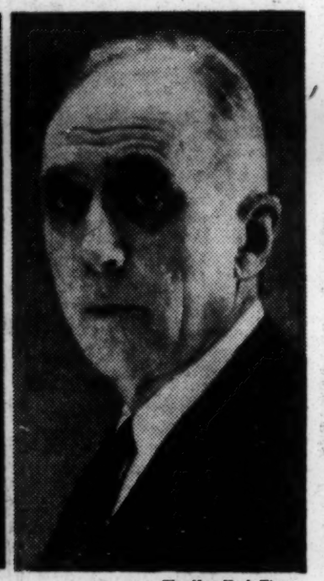
Agreement Upheld

There is no sound reason for rejecting this judgment. Petitioners contend that the California court has misconstrued the Fourteenth Amendment since the repeal of any statute prohibiting racial discrimination, which is constitutionally permissible, may be said to "authorize" and "encourage" discrimination because it makes legally permissible that which was formerly proscribed. But as we understand the California court, it did not posit a constitutional violation on the mere repeal of the Unruh and Rumford acts. It did not read either our cases or the Fourteenth Amendment as establishing an automatic constitutional barrier to the repeal of an existing law prohibiting racial discriminations in housing. Nor did the court rule that a state may never put in statutory form an existing policy of neutrality with respect to private discriminations.

What the court below did was first to reject the notion that the state was required to have a statute prohibiting racial discriminations in housing. Second, it held the purpose and intent of Section 26 was to authorize private racial discriminations in the housing market, to repeal the Unruh and Rumford acts and to create a constitutional right to discriminate on racial grounds in the sale and leasing of real property. Hence, the court dealt with Section 26 as though it expressly authorized and constitutionalized the private right to discriminate. Third, the court assessed the ultimate impact of Section 26 in the California environment and concluded that the section would encourage and significantly involve the state in private racial discrimination contrary to the Fourteenth Amendment.

Harris & Ewing

Justice Byron R. White said that California amendment was unconstitutional.



The New York Times

Justice John M. Harlan said that decision might discourage antidiscrimination laws.

er rely solely on their personal choice.

They could now invoke express constitutional authority, free from censure or interference of any kind from official sources. All individuals, partnerships, corporation and other legal entities, as well as their agents and representatives, could now discriminate with respect to their residential real property, which is defined as any interest in real property of any kind or quality, "irrespective of how obtained or financed," and seemingly irrespective of the relationship of the state to such interests in real property. Only the state is excluded with respect to property owned by it.

This court has never attempted the "impossible task" of formulating an infallible test for determining whether the state "in any of its manifestations" has become significantly involved in private discriminations. "Only by sifting the facts and weighing the circumstances" on a case-to-case basis can a "non-obvious involvement of the state be attributed its true significance." Burton v. Wilmington Park Authority, 365 U.S. 715,

Court of California nor by any of our past cases decided under the Fourteenth Amendment. In my view today's holding salutary as its result may appear at first blush, may in the long run actually serve to handicap process in the extremely difficult field of racial concerns.

I am wholly at loss to understand how this straightforward effectuation of a change in the California Constitution [Proposition 14] deemed a violation of the Fourteenth Amendment, thus rendering Section 26 void and petitioners' refusal to rent their property to respondents, because of their race, illegal under prior state law. The Equal Protection Clause of the Fourteenth Amendment, which forbids a state to use its authority to foster discrimination based on such factors as race, does not undertake to control purely personal prejudices and predilections, and individuals acting on their own are left free to discriminate on racial grounds if they are so minded. By the same token, the Fourteenth Amendment does not require of states the passage of laws preventing such pri-

ing and impact of the enactment are entitled to great weight. I agree, of course, that findings of fact by a state court should be given great weight, but this familiar proposition hardly aids the Court's holding in this case.

There is no disagreement whatever but that Section 26 was meant to nullify California's fair-housing legislation and thus to remove from private residential property transactions the state-created impediment upon freedom of choice.

A state enactment, particularly one that is simply permissive of private decision-making rather than coercive and one that has been adopted in this most democratic of processes, should not be struck down by the judiciary under the Equal Protection Clause without persuasive evidence of an invidious purpose or effect. The only "factual" matter relied on by the majority of the California Supreme Court was the context in which Proposition 14 was adopted, namely, that several strong antidiscrimination acts had been passed by the Legislature and opposed by many of those who successfully led the movement for adoption of Proposition 14 by popular referendum. These circumstances, and these alone, the California court held, made Section 26 unlawful under this court's cases interpreting the Equal Protection Clause. This, of course, is nothing but a legal conclusion as to Federal constitutional law, the California supreme court not having relied in any way upon the State Constitution. It seems to me manifest that the state court decision rested entirely on what that court conceived to be the compulsion of the Fourteenth Amendment, not on any fact-finding by the state courts.

II.

There is no question that the adoption of Section 26, repealing the former state antidiscrimination laws and prohibiting the enactment of such state laws in the future, constituted "state action" within the meaning of the Fourteenth Amendment. The only issue is whether this provision impermissibly deprives any person of equal

particular cases is often troublesome, as the Court itself acknowledges. However, the present case does not seem to me even to approach those peripheral situations in which the question of state involvement gives rise to difficulties. The core of the Court's opinion is that Section 26 is offensive to the Fourteenth Amendment because it effectively encourages private discrimination. By focusing on "encouragement" the Court, I fear, is forging a slippery and unfortunate criterion by which to measure the constitutionality of a statute simply permissive in purpose and effect, and inoffensive on its face.

A moment of thought will reveal the far-reaching possibilities of the Court's new doctrine, which I am sure the Court does not intend. Every act of private discrimination is either forbidden by state law or permitted by it. There can be little doubt that such permissiveness—whether by express constitutional or statutory provision, or implicit in the common law—to some extent "encourages" those who wish to discriminate to do so. Under this theory "state action" in the form of laws that do nothing more than passively permit private discrimination could be said to tinge all private discrimination with the taint of unconstitutional state encouragement.

I believe the state action required to bring the Fourteenth Amendment into operation must be affirmative and purposeful, actively fostering discrimination. Only in such a case is ostensibly "private" action more properly labeled "official." I do not believe the mere enactment of section 26, on the showing made here, falls within this class of cases.

III.

I think that this decision is not only constitutionally unsound, but in its practical potentialities short-sighted. Opponents of state antidiscrimination statutes are now in a position to argue that such legislation should be defeated because, if enacted, it may be unrepealable. More fundamentally, the doctrine underlying this decision may hamper, if not preclude, at-

JUSTICES WIDEN SEIZURE POWERS

Continued From Page 1, Col. 3

it does not authorize the seizure of articles that are not related to the crime that prompted the police to make the search.

Justice William O. Douglas dissented, declaring that the "mere evidence" rule served as a valuable barrier against invasions of privacy.

Appeal From Baltimore

The appeal had been brought by Bennie Joe Hayden, convicted in 1962 of robbing a Baltimore taxi office. Officers in "hot pursuit" of Hayden found him at home and took items of clothing of the type that the robber was said to have worn. The clothes were introduced in evidence and Hayden was convicted.

The Court of Appeals for the Fourth Circuit ruled that the search had been legal, but that the clothing was "mere evidence" that could not be used under the Gouled decision. It ordered his release from prison.

Justice Abe Fortas and Chief Justice Earl Warren supported the decision on the facts of Hayden's case but said it should not have erased the "mere evidence" rule from the books.

Justice Hugo L. Black noted that he concurred in the result but did not state his views.

Franklin Goldstein, Assistant Attorney General of Maryland, argued for the state. Prof. Albert R. Turnbull of the University of Virginia Law School, a court-appointed lawyer, argued for Hayden.

Ralph S. Spritzer of the Solicitor General's office, arguing as a friend of the court in support of the state's position, urged the Court to modify the "mere evidence" rule so that the police would be encouraged to rely more upon physical evidence and less upon confessions.

Johnson to Name Clubb To Tariff Agency Post

Special to The New York Times

SAN ANTONIO, Tex. May 29 —The White House announced today the President's intention to nominate Bruce E. Clubb, a Washington lawyer, to be a member of the Tariff Commission.

If confirmed by the Senate, he will fill the Republican va-

but does not do so.

Justice White approved the California Supreme Court's conclusion that a state is not required by the 14th Amendment to have a fair housing law. But some equal-housing proponents immediately began insisting that the opinion does move toward that position.

Hailed by Jewish Leader

Howard M. Squadron, a spokesman for the American Jewish Congress in New York, issued a statement declaring that the decision "gives judicial sanction to the concept that the states have a positive responsibility to guarantee equal protection to all citizens, elminate discrimination and insure the civil rights of all."

Justice Harlan's dissent criticized the weight given to the California decision. He said that it was basically a state court's interpretation of the Federal Constitution, which should carry no weight in the United States Supereme Court.

He said Proposition 14 had merely moved the state back to a neutral position on housing. The fact that it was done in the form of a popularly approved initiative should add to, and not detract from, its constitutional validity, Justice Harlan said.

Justice Douglas added a separate concurring opinion in which he declared that state-licensed real estate brokers exercised a zoning function for the state in refsing to place Negroes in white neighborhoods. Consequently, he said, discrimination by them is forbidden "state action."

The appeal originated in two separate suits by Negroes who asserted that apartment house owners had barred them on racial grounds.

One was brought by Mr. and Mrs. Lincoln W. Mulkey, who sought damages from Neil Reitman, charging that he refused to rent them an apartment in Santa Ana on racial grounds.

The second involved Wilfred J. Prendergast, a Negro, and his wife, Carola, who is white. It sought a court order to bar Clarence Snyder, the owner of their Los Angeles apartment, from evicting them. According to the suit, Mrs. Prendergast rented the apartment and the eviction notice came later, after Mr. Prendergast had moved in. starting—In May, 1966,

In May, 1966, the California Supreme court ruled in favor of the Negroes, 5 to 2, on the ground that Proposition 14 is void and thus the fair housing laws are still in effect. The Supreme Court affirmed that decision today.

Samuel O. Pruitt Jr. of Los Angeles argued for the apartment owners. A. L. Wirin and Herman F. Selvin of Los Angeles argued for the Negroes. Solicitor General Thurgood Marshall supported their appeal in an argument as friend of the court.

California legislature to regulate such discriminations. The Unruh Act, on which respondents based their cases, was passed in 1959. The Hawkins Act followed and prohibited discriminations in publicly assisted housing. In 1961, the legislature enacted proscriptions against restrictive covenants. Finally in 1963, came the Rumford Fair Housing Act, superseding the Hawkins Act and prohibiting racial discriminations in the sale or rental of any private dwelling containing more than four units. That act was enforceable by the State Fair Employment Practice Commission.

It was against this background that Proposition 14 was enacted. Its immediate design and intent, the California court said, was "to overturn state laws that bore on the right of private sellers and lessors to discriminate," the Unruh and Rumford acts, and "to forestall future state action that might circumscribe this right." This aim was successfully achieved: the adoption of Proposition 14 "generally nullifies both the Rumford and Unruh acts as they apply to the housing market," and establishes "a purported constitutional right environment and concluded that the section would encourage and significantly involve the state in private racial discrimination contrary to the Fourteenth Amendment.

The California court could very reasonably conclude that Section 26 would and did have wider impact than a mere repeal of existing statutes. Section 26 mentioned neither the Unruh nor Rumford acts in so many words. Instead, it announced the constitutional right of any person to decline to sell or lease his real property to anyone to whom he did not desire to sell or lease. Unruh and Rumford were thereby *PRO TANTO* repealed. But the section struck more deeply and more widely. Private discriminations in housing were now not only free from Rumford and Unruh but they also enjoyed a far different status than was true before the passage of those statutes. The right to discriminate, including the right to discriminate on racial grounds, was now embodied in the state's basic charter, immune from legislative, executive, or judicial regulation at any level of the state government. Those practicing racial discriminations need no long- the circumstances [illegible] to-case basis can a "non-obvious involvement of the state be attributed its true significance." Burton v. Wilmington Park Authority, 365 U.S. 715, 722. Here the California court, armed as it was with the knowledge of the facts and circumstances concerning the passage and potential impact of Section 26, and familiar with the milieu in which that provision would operate, has determined that the provision would involve the state in private racial discriminations to an unconstitutional degree. We accept this holding of the California court.

The right to discriminate is now one of the basic policies of the state. The California Supreme Court believes that the section will significantly encourage and involve the state in private discriminations. We have been presented with no persuasive considerations indicating that this judgment should be overturned, affirmed.

HARLAN'S DISSENT

I consider that this decision, which cuts deeply into state political processes, is supported neither by anything "found" by the Supreme to discriminate on racial grounds if they are so minded. By the same token, the Fourteenth Amendment does not require of states the passage of laws preventing such private discrimination, although it does not of course disable them from enacting such legislation if they wish.

I.

The Court attempts to fit the coverage of the Equal Protection Clause by Characterizing it as in effect an affirmative call to residents of California to discriminate. The main difficulty with this viewpoint is that it depends upon a characterzation of Section 26 that cannot fairly be made. The provision is neutral on its face, and it is only by in effect asserting that this requirement of passive official neutrality is camouflage that the Court is able to reach its conclusion. In depicting the provision as tantamount to active state encouragement of discrimination the Court essentially relies on the fact that the California Supreme Court so concluded. It is said that the findings of the highest Court of California as to the mean- stituted "state action" within the meaning of the Fourteenth Amendment. The only issue is whether this provision impermissibly deprives any person of equal protection of the laws. As a starting point, it is clear that any statute requiring unjustified discriminatory treatment is unconstitutional. And it is no less clear that the Equal Protection Clause bars as well discriminatory governmental administration of a statute fair on its face. This case fits within neither of these two categories: Section 26 is by its terms inoffensive, and its provisions require no affirmative governmental enforcement of any sort. A third category of equal protection cases, concededly more difficult to characterize, stands for the proposition that when governmental involvement in private discrimination reaches a level at which the state can be held responsible for the specific act of private discrimination, the strictures of the Fourteenth Amendment come into play. Given these latter contours of the Equal Protection doctrine, the assessment of such legislation should be defeated because, if enacted, it may be unrepealable. More fundamentally, the doctrine underlying this decision may hamper, if not preclude, attempts to deal with the delicate and troublesome problems of race relations through the legislative process. The lines that have been and must be drawn in this area, fraught as it is with human sensibilities and frailties of whatever race or creed, are difficult ones. The drawing of them requires understanding, patience, and compromise, and is best done by legislatures rather than by courts. By refusing to accept the decision of the people of California, and by contriving a new and ill-defined constitutional concept to allow Federal judicial interference, I think the court has taken to itself powers and responsibilities left elsewhere by the Constitution.

Washington lawyer, to be a member of the Tariff Commission.

If confirmed by the Senate, he will fill the Republican vacancy left by the death of Joseph E. Talbot. His term would run until June 16, 1971.

Also disclosed was the appointment of Brig. Gen. Kenneth Joe Hobson to be Judge Advocate General of the Army. He is now an assistant judge advocate general for military justice and has been nominated for promotion to major general.

Church Modeled in Sugar

OKLAHOMA CITY, Okla. (AP)—Reggie Burwood, master confectioner, has created a sugar replica of a church in Suffolk, England, as he remembers it from his youth there. The model is made of gum paste and royal icing, a mixture of egg whites and sugar, over a styrofoam frame.

A Summary of Supreme Court's Actions

Special to The New York Times

WASHINGTON, May 29 — The Supreme Court took the following action today:

ADMINISTRATIVE LAW

Ruled unanimously that a lower Federal court in California erred when it set aside an Interstate Commerce Commission ruling that gave Midwestern rail carriers a larger portion of joint rates on through freight service from other sections of the nation (No. 8, Chicago and North Western Railway v. The Atchison, Topeka and Santa Fe Railway; No. 24, United States v. The Atchison, Topeka and Santa Fe Railway).

Held, 6 to 3, that a Federal District Court in Illinois erred when it set aside an Interstate Commerce Commission order that gave motor and water common carriers equal access at equal rates with similar carriers owned by railroads to "piggyback" service on railroad lines (No. 57, American Trucking Assn. v. The Atchison, Topeka and Santa Fe Railway; No. 59, Nat'l Automobile Transporters Assn. of Detroit v. The Atchison, Topeka and Santa Fe Railway; No. 60, United States v. The Atchison, Topeka and Santa Fe Railway).

Ruled unanimously that the Court of Appeals for the Seventh Circuit erred when it stayed a cease-and-desist order of the Federal Trade Commission against price-cutting activities, The Court of Appeals holding that the commission should first have investigated allegations of widespread activities of this nature in the subject industry (No. 101, F.T.C.V. Universal-Rundle Corp.).

ANTI TRUST

Vacated a lower court ruling that the acquisition by Continental Oil Company of Malco Refineries, Inc., an independent oil refinery doing business in New Mexico, did not violate Section 7 of the Clayton act (No. 450, United States v. Continental Oil).

BANKRUPTCY

Agreed to review a lower court ruling that had approved a bankruptcy reorganization of a bankrupt company, despite a charge by shareholders who had been excluded as bona fida shareholders by the trustee, that the trustee would become the president of the reorganized company (No. 952, Protective Committee for Independent Stockholders of T.M.T. Trailer Ferry, Inc. v. Anderson).

CITIZENSHIP

Declared, 5 to 4, that Congress lacks the constitutional power to pass laws depriving citizens of their citizenship without their assent (No. 46, Afroyim v. Rusk).

CIVIL RIGHTS

Ruled, 5 to 4, that the voters of California acted unconstitutionally when they voted to amend the state Constitution to repeal the state's fair housing law (No. 483, Reitman v. Mulkey).

Agreed to review a lower court decision declaring unconstitutional an Alabama law requiring racial segregation of prison inmates (No. 1208, Lee v. Washington).

Vacated a ruling by a Federal District Judge in Virginia, who refused to bar Virginia oficials from enforcing a clause, in the will that established Sweet Briar Institute, limiting the student body to "white girls and young women" (No. 110 Sweet Briar Institute v. Button).

CRIMINAL LAW

Ruled, 8 to 1, that clothing seized in a lawful search should not be excluded from evidence against a defendant simply because it is only "mere evidence" and not contraband or a fruit or instrumentality of the crime (No. 480, Warden v. Hayden).

Agreed to consider whether, in a state that has no "stop and frisk" law, evidence discovered during a "frisk" that was incident to an improper arrest can be used against the person "frisked" (No. 1161, Terry v. Ohio).

Agreed to review a ruling by a Federal District judge in Connecticut that the Lindbergh kidnapping law is unconstitutional (No. 1236, United States v. Jackson).

PROCEDURE

Denied the request of Adam Clayton Powell for speedy consideration of his appeal, which chalenges the constitutionality of his exclusion from the House of Representatives (No. 1386, Powel v. McCormack).

The proceedings in the Supreme Court yesterday are listed detail on Page 31.

ferred from the Federal Avi-

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
MODEL CITIES ADMINISTRATION
WASHINGTON, D. C. 20410

October 30, 1967

CDA LETTER NO. 3

SUBJECT: Citizen Participation

1. INTRODUCTION

Section 103(a)(2) of the Demonstration Cities and Metropolitan Development Act of 1966 requires that a Model Cities program provide for "widespread citizen participation in the program."

2. POLICY STATEMENT ON CITIZEN PARTICIPATION

The implementation of this statutory provision requires: (1) the constructive involvement of citizens in the model neighborhood area and the city as a whole in planning and carrying out the program, and (2) the means of introducing the views of area residents in policy making should be developed and opportunities should be afforded area residents to participate actively in planning and carrying out the demonstration.

This requirement grows out of the conviction that improving the quality of life of the residents of the model neighborhood can be accomplished only by the affirmative action of the people themselves. This requires a means of building self-esteem, competence and a desire to participate effectively in solving the social and physical problems of their community.

HUD will not determine the ideal organizational pattern designed to accomplish this objective. It will, however, outline performance standards for citizen participation which must be achieved by each City Demonstration Agency. It is expected that patterns will vary from city to city, reflecting local circumstances. The city government, as the principal instrument for carrying out the Model Cities program, will be responsible for insuring that whatever organization is adopted provides the means for the model neighborhood's citizens to participate and be fully involved in policy-making, planning and

the execution of all program elements. For a plan to be approved, it must provide for such an organization and spell out precisely how the participation and involvement of the residents is to be carried out throughout the life of the Model Cities program.

3. PERFORMANCE STANDARDS FOR CITIZEN PARTICIPATION IN MODEL NEIGHBORHOOD PROGRAMS

In order to provide the citizen participation called for in the Act, there must be some form of organizational structure, existing or newly established, which embodies neighborhood residents in the process of policy and program planning and program implementation and operation. The leadership of that structure must consist of persons whom neighborhood residents accept as representing their interests.

The neighborhood citizen participation structure must have clear and direct access to the decision making process of the City Demonstration Agency so that neighborhood views can influence policy, planning and program decisions. That structure must have sufficient information about any matter to be decided for a sufficient period of time so that it can initiate proposals and react knowledgeably to proposals from others. In order to initiate and react intelligently in program matters, the structure must have the technical capacity for making knowledgeable decisions. This will mean that some form of professional technical assistance, in a manner agreed to by neighborhood residents shall be provided.

Where financial problems are a barrier to effective participation, financial assistance (e.g., baby sitting fees, reimbursement for transportation, compensation for serving on Boards or Committees) should be extended to neighborhood residents to assure their opportunity to participate.

Neighborhood residents will be employed in planning activities and in the execution of the program, with a view toward development of new career lines, including appropriate training and modification of local civil service regulations for entry and promotion.

tion. For example, if the moving party's mobility is greatly restricted, access to a domiciliary forum may be practically unavailable. Moreover, when the parties secure a divorce without the prerequisite domicile in the forum state, it may not be attacked at a later date by either of them. But regardless of the validity of the domicile prerequisite in divorce actions, the same rationale does not apply to annulment actions, since in annulment actions, courts uniformly apply the law of the state in which the marriage was contracted. Moreover, no jurisdictional bar prevents her from continuing to press her claim for separate maintenance, and he may defend on the ground that no valid marriage exists. We conclude that the interests of the state of celebration of the marriage or the state of domicile of either party do not prevent a court that has personal jurisdiction over both parties from entertaining an annulment action.

It does not follow that, because a court may exercise that jurisdiction, it must do so in all cases. But in the present case the plaintiff was under a special disability in terms of access to any forum other than California because of his military duty. Moreover, she was not caught inadvertently within California, and personal jurisdiction was not exercised on a territorial power theory but was obtained over defendant through her consent. Hence, we assume that no undue burdens are placed on her by the trial of the action in California. In other annulment actions where personal jurisdiction is the sole jurisdictional basis, however, the doctrine of forum non conveniens might well be invoked by one of the parties, or asserted by the court, to cause a discretionary dismissal when fairness and the interests of judicial administration so demand.— Traynor, Ch.J.

—Calif Sup Ct; Whealton v. Whealton, 11/10/67.

Housing

HOUSING CODES—

Missouri equity court lacks jurisdiction to compel compliance with municipal housing ordinance by appointing receiver to collect rents, borrow money, use such funds for repairs, and give priority for such obligations over rights of owners and mortgagees, and by issuing injunctions against further violations.

The city does not urge that its ordinance confers jurisdiction upon a court of equity to grant the relief requested. The ordinance merely authorizes the appropriate city officials to seek equitable relief to abate conditions created by continued violations of the housing code. But the city relies on the general power of a court of equity to grant relief where legal remedies are inadequate, and claims a court of equity has authority to grant the relief sought although there is no precedent in this state for the enforcing of a municipal ordinance in an equitable action.

The facts of this case do not fall within the four general classes of cases in which a receiver may be appointed as enumerated in 4 Pomeroy's Equity Jurisprudence, 5th Ed., 925, Sections 1332-1335; the relevant Missouri statute, Section 515.240, Revised Statutes of Missouri, neither enlarges nor restricts the classes of cases stated in Pomeroy.

Our conclusion is that authority to provide this kind of relief must be conferred by a statute, as has been done in states which use such procedure, and that proper constitutional safeguards must be provided in such statutes.

[*Text*] "The original New York Act which was upheld as constitutional in In the Matter of the Department of Buildings, 14 N.Y. 2d 291, 200 N.E. 2d 432, apparently was first of this kind. This act is based on the concept of 'nuisance'. To authorize the appointment of a receiver the Department of Buildings had to certify to the existence of a nuisance which 'constitutes a serious fire hazard or is a serious threat to life, health or safety.' It provides, if, after notice, the conditions are not remedied, and the court determines that a nuisance does exist it shall appoint the City Commissioner of Real Estate as Receiver. The receiver is authorized to collect rents and apply them to the cost of removing the nuisance, payment of operating expenses and taxes. If the rents are insufficient advancements are made from the Department of Real Estate operating fund for which the Department is given a lien. However, at the time of the above cited decision, this lien was subject to any previously recorded mortgage but the mortgagee was not entitled to any rents until the lien of the Department was paid. It was also provided that a mortgagee who removed the nuisance or reimbursed the receiver should have a lien equivalent to the lien of the receiver. This Act was held to be constitutional as a proper exercise of the police power of the state because of its relation to public health and safety. It afforded some protection of the rights of mortgagees by only postponing the right to collect rents until the cost of removing dangerous conditions has been repaid, instead of making such cost a prior lien to the mortgage. Certainly, we cannot hold that a court of equity without any statutory authority can appoint a receiver to make alterations and repairs of property, borrow money for that purpose and authorize the establishment of priority of expenditures as a lien over previously recorded mortgages as to rents and income or otherwise. Moreover, such proposed expansion of the power and jurisdiction of the Circuit Court, a state court of general jurisdiction, would surely be considered a matter of state interest, not authorized by the grant of Charter powers for local government under the provisions of Art. VI, Secs. 31-33 Const."

As to the injunctive relief sought, we note that courts of equity have traditionally had the power to abate public nuisances at the suit of interested municipal agencies. 78 Harvard Law Review 801, 826.

"However, there is some question whether courts have the power, absent express statutory authority, to enjoin housing code violations not declared public nuisances: a traditional doctrine, now in varying stages of disrepute, prohibits equity from enjoining commission of a crime. The equity courts observed in this study all operate under statutory authorization; the question of the power to enjoin in the absence of a statute has apparently never arisen.' The City's petition herein does not proceed on the theory of public nuisance and many of the violations alleged concern only leaks in the plumbing system, although there are some which may be structural defects. As the cited article shows a prohibitory injunction could prohibit the owner from operating his building until he had complied with the order to repair. A mandatory injunction could require the owner either to make the repairs ordered or vacate his building. Apparently vacation or prohibition of operation of the nonconforming building is not what the City wants; and we note Sec. 393.080 of Ordinance 51637 authorizes the owner to 'remove or demolish such building and such action shall be deemed compliance.' Furthermore, Ordinance 51637, Sec. 393.050, authorizes the Building Commissioner, if the owner failed to remedy conditions necessary to bring buildings into compliance, to do so at the owner's expense and if not paid by the owner to have special tax bills for the cost issued, which should be a lien against the property. The City fails to show why these provisions do not provide an adequate remedy and does not brief the issue of injunctive relief if it cannot have a receiver appointed."—Hyde, Special Comr.

—Mo SupCt; St. Louis v. Golden Gate Corp., 11/13/67.

PAGE PARTIALLY ILLEGIBLE

Milton Kotler
1651 Fuller Street, N.W.
Washington, D. C.

Rev. John Fletcher
Virginia Theological Seminary
Alexandria, Virginia 22304

2 January 1968

Mr. Moreland Smith
Southern Regional Council
5 Forsyth Street
Atlanta, Georgia 30303

Dear Mr. Smith:

Knowing of your interest in neighborhood development corporations, we want to bring two important items to your attention.

1. The Report of the Banking and Currency Committee (Senate Report No. 809) related to the Housing and Urban Development Act of 1967 contains a section on "Neighborhood Development Organizations" (p.35). The "proposal" referred to in the first sentence was a bill designed to amend the Model Cities Act to make neighborhood development corporation the structural form of the citizen participation requirement of that Act. Although the bill was not enacted, the Committee did make important suggestions to HUD for the use of supplemental funds in "providing general operating support to a neighborhood development organization". We consider it important to communicate with community organizations in Model Cities areas which could become eligible to qualify for such support under the language of this Report,

2. The Model Cities Administration of the Department of Housing and Urban Development recently published a policy statement covering the standard of citizen participation in the Model Cities program planning phase (CDA Letter No. 3, October 30, 1967). Note that a neighborhood development corporation could easily qualify as being that form of "organizational structure" (Section 3) representing the interests of neighborhoods from whose leadership will be drawn those who are to participate in the planning. Neighborhood corporations could request funds for professional assistance in the planning phase of the program. Also grants for general operating support to the neighborhood corporation could be budgeted for proposed supplementary funds. If no such organization exists in a Model Cities area, a neighborhood development corporation could be formed and both planning (under directive) and supplementary funds for general operating support (under Senate Report) be requested.

We hope that you will act quickly to communicate to such neighborhood organizations that you know of in Model Cities areas that they stand to benefit under these directives, especially under the Senate Committee Report language.

Please correspond directly with either of us if more information is required.

Sincerely,

John Fletcher

John Fletcher

Milton Kotler

Milton Kotler

JFMK:ml
Enclosures (2)

This assistance would enable communities to undertake such immediate short-term actions as (1) repairing serious deficiencies in the streets, sidewalks, parks, playgrounds, publicly owned utilities, and public buildings located in the area to the extent needed to maintain or restore the basic livability of the area until permanent action can be taken (no new construction or major capital improvements would be permitted); (2) the improvement of private properties to the extent needed to eliminate the most immediate dangers to the public health and safety; (3) the demolition of structures deemed unsound or unfit for human habitation and which are a public nuisance and a serious health and safety hazard; (4) establishment of temporary public playgrounds on vacant land such as those lots which have been cleared of unsound structures; and (5) the improvement of such public services in the area as garbage and trash collection and street cleaning where unemployed, or underemployed, residents of the area are used for this purpose.

Grants could not exceed two-thirds of the cost of planning and carrying out an interim program, except that three-fourths grants could be made to any community with a population of 50,000 or less according to the most recent decennial census. A community would have to have a workable program for community improvement to qualify for assistance, and relocation assistance and payments would be available to anyone displaced as the result of an interim program.

Neighborhood Development Organizations

The committee considered a proposal to fund the operation of neighborhood development organizations through the Department of Housing and Urban Development for the purpose of promoting citizen involvement at the neighborhood level in determining the housing and urban development needs of the neighborhood and coordinating the efforts of the neighborhood residents with those of other public and private bodies in improving the neighborhood. It was decided that the most appropriate place to encourage such organizations would be in those areas in which a comprehensive city demonstration program was being carried out with assistance under 1966 legislation. With this in mind, the committee does not believe that any further legislative authority is needed. The authority for supplementary grants to city demonstration agencies is broad enough to permit those agencies to use part of the supplementary grants made to them for the purpose of providing general operating support to a neighborhood development organization. We expect the Department of Housing and Urban Development to be sympathetic to the proposals of city demonstration agencies to so use supplementary grant funds, since financial assistance to this type of organization should be most helpful in effecting the statutory objective of widespread citizen involvement in comprehensive city demonstration programs.

Low-Rent Public Housing—Corporate Status

Section 214 of the bill would repeal obsolete provisions of law relating to low-rent housing. When the United States Housing Act of 1937 was first enacted there was established a special corporation known as the U.S. Housing Authority to perform the Federal low-

of said system. The Assistant Attorneys General appointed by the Governor shall not be compensated at a rate in excess of the highest rate of compensation established by the Attorney General for the Assistant Attorneys General appointed by him. Any Assistant Attorney General, Deputy Assistant Attorney General, Law Assistant or other employee not under the Merit System may be removed by the appointing authority."

Section 3. Said Act is further amended by striking section 4 in its entirety and inserting in lieu thereof a new section 4 to read as follows:

"Section 4. The Department of Law is hereby vested with complete and exclusive authority and jurisdiction in all matters of law relating to the executive branch of the government and every department, office, institution, commission, committee, board and other agency thereof. Every department, office, institution, commission, committee, board and other agency of the State government is hereby prohibited from employing counsel in any manner whatsoever, unless otherwise specifically authorized by law."

Duties of department, etc.

Section 4. All laws and parts of laws in conflict with this Act are hereby repealed.

Approved February 18, 1966.

STATE REVENUE COMMISSIONER—EQUALIZATION OF TAXABLE VALUES BETWEEN COUNTIES.

Code Chapter 92-70 Repealed.

No. 31 (House Bill No. 468).

An Act to provide that the State Revenue Commissioner shall examine the tax digests of the several counties to compare said digests for the purpose of ascertaining whether the valuation of the various classes of property for taxation purposes as made in the respective counties

is reasonably uniform as between the counties; to provide for the equalization of the taxable values of property between the counties by the State Revenue Commissioner; to provide for the return of tax digests found to be unreasonably out of proportion; to provide for the correction of tax digests so returned; to repeal Code Chapter 92-70, relating to the duty of the State Revenue Commissioner to examine tax digests of the several counties; to repeal conflicting laws; and for other purposes.

Be it enacted by the General Assembly of Georgia:

Section 1. Beginning with the tax digests which are prepared for the calendar year 1967:

Duties.

a. It shall be the duty of the State Revenue Commissioner to carefully examine the tax digests of the several counties filed in his office pursuant to the provisions of Code section 92-6917, and to compare said digests for the purpose of ascertaining whether the valuation of the various classes of property as made in the respective counties for taxation purposes is reasonably uniform as between the various counties and to ascertain compliance with Article VII, Section I, Paragraph III of the Constitution.

Intent.

b. It is the purpose and intent of this Act to bring about as far as practicable an equalization throughout the state of the values of the various classes of property subject to taxation in accordance with Article VII, Section I, Paragraph III of the Constitution.

Adjustment of values.

c. If it shall appear to the State Revenue Commissioner that in any one or more of the counties the taxable values fixed upon any one or more classes of property are not reasonably uniform with the values fixed upon the same classes of property in other counties, the Commissioner shall investigate and inquire as to the reason therefor, and after making such investigation and comparison, shall have authority to adjust and equalize the same, either by adding a fixed per centum to the county valuation of any class of property in any county, if he finds the county valuation too low, or by deducting a fixed per centum from the county

valuation if he finds the county valuation too high, as may appear to be just and right between the counties. After making such adjustments, the State Revenue Commissioner shall notify by United States mail the chairman of the county board of tax assessors of the county affected that the county valuations upon the classes of property specified in said notice shall be raised or lowered by the per centum fixed by the State Revenue Commissioner, and the State Revenue Commissioner shall thereupon return to said county its tax digest for correction accordingly.

Duties of county tax assessors.

Section 2. Upon the giving of notice by the State Revenue Commissioner of changes or corrections to be made in the county tax digest, it shall be the duty of the chairman of the county board of tax assessors of the county affected, to call immediately a meeting of said county board, and at said meeting the board shall correct the county valuation upon the class or classes of property specified by the State Revenue Commissioner, so as to make the same conform to the findings of the Commissioner by applying uniformly to the specified class or classes of property the fixed per centum of increase or of decrease specified by the State Revenue Commissioner and by raising or lowering all the individual returns of all the taxpayers of the county upon the specified class or classes of property accordingly.

Code Chap. 92-70 repealed.

Section 3. Code Chapter 92-70, relating to the duty of the State Revenue Commissioner to examine the tax digests of the various counties filed in his office, as amended, is hereby repealed in its entirety.

Section 4. All laws and parts of laws in conflict with this Act are hereby repealed.

Approved February 18, 1966.

AD HOC COMMITTEE TO CONSIDER

FORMATION OF A CITY-WIDE FAIR HOUSING COUNCIL

Minutes of First Meeting, 2/23/68

The persons named on the attached attendance sheet met in Room "E", Bradshaw's Cafeteria, 40 Marietta Street, at Noon for the purpose of exchanging experiences in the formation of neighborhood fair housing committees and exploring the possibilities of organizing a city-wide Fair Housing Council. In the absence of an appointed chairman, Noyes Collinson, American Friends Service Committee staff member, Atlanta Community Relations Program, presided.

SWAP (Southwest Atlantans for Progress): Jim Clark, representing SWAP, reviewed briefly the steps taken to organize and effect operations. He observed that it is difficult to determine whether the goal--stabilization of the Cascade-Sewell area in transition--has been achieved. Too many "For Sale" signs are still in evidence and the out-migration of whites continues although at a slower pace. It is believed that some houses are offered for sale through the classified ads of the daily papers although no signs appear on the property. Monthly forums to discuss pertinent issues will continue. The ratio of Negro-white attendance varies with the nature of the program. The steering committee is equally divided between the races. There are actually two different problems within the area. One section is already 90-95% Negro while another section is approximately 40% Negro, 60% white. There is consensus that a valuable by-product of the forums is better understanding between the races and the creation of a medium of communication between them. It is believed and hoped that this medium provides the basis for education and a change of attitudes on the part of both races.

DRUID HILLS: Bob Sigmon reported that since the organization of this fair housing neighborhood committee in April of 1967, about 150 families have been identified in one way or another with it. There are virtually no Negroes living in this area. An ad hoc steering committee plans monthly meetings in members' homes, attendance at which varies. The committee is eager to have Negro neighbors. The acting chairman of the Druid Hills group has had conversations with the Druid Hills Civic Association, a property owners group, and a statement of mutual concern has been issued. A listing committee has been set up to receive applications from persons willing to sell or rent in the open market and the names of would-be purchasers or renters in the area. It should be noted that there are very few rentals available. Members of an information committee discuss open occupancy informally with their neighbors. By summer it is hoped that the organization will be formalized. It has succeeded in persuading Emory University to declare in print on its rental and sale listing forms its policy of open occupancy and fair housing for all persons seeking accomodations. It is expected that during the period of the fall enrollment, 1968, the impact of this declaration will be demonstrated.

Mrs. Whatley, a member of the new Summit Leadership Conference's housing section announced planned visits to the Druid Hills neighborhood Sunday, March 25th, by Negroes looking for apartments. The Druid Hills Committee will cooperate. Questions were raised as to how best to inform Negroes that they will be welcomed as neighbors by members of the Druid Hills Committee. An open house tea was arranged December 17, 1967. This was not too well attended by Negroes, possibly because of the pre-Christmas pressures or the uncertainty as to the real intent of the tea.

NORTHWEST ATLANTA FAIR HOUSING COMMITTEE: Ramona Cowart reported on a preliminary meeting held in the home of Dr. and Mrs. Gerald Reed to consider organizing a Northwest Atlanta group. Severely inclement weather cut down on the attendance but a steering committee was created to plan a second meeting scheduled for March 19th. Notices will be sent out for this meeting. John Morris inquired whether Northeast Atlanta, the area lying between the Northwest boundaries and Druid Hills, would be better served by affiliation with Northwest or Druid Hills or should it have its own local committee? Plans are underway to organize an independent Northeast committee.

YWCA: Mrs. Pierce Allgood reported that the YWCA nationally and locally have selected as a major issues concentration on open occupancy. It is hoped that YWCA will be able to cooperate through its membership both with neighborhood committees and churches with which they are affiliated. One phase of the program will be an attempt to create an attitude of acceptance of fair housing.

FULTON COUNTY LEAGUE OF WOMEN VOTERS: Mrs. Parham reported that the national League of Women Voters program will focus attention on open occupancy at all levels. It will study effective legislation in other parts of the country, building codes and other items pertinent to fair housing.

NEW ENGLAND EXPERIENCES: Bob Tuve, an invited guest, spoke at some length on experiences as far back as 1959 under Unitarian-Universalist Church auspices in trying to effect fair housing for minority home seekers. He cited instances in the Boston metropolitan area where 45 suburban communities federated and set up a clearing house with headquarters in the Negro community. During the first year, 150 families who were looking for better quarters were served. It was soon discovered that funds would be needed to make the program truly effective and that relying on volunteer help alone would not produce results. Fair Housing, Inc. was created, enlisting the support of people competent in needed categories such as law, politics and financing. A demonstration grant was received from HUD enabling this group to serve 400 families.

Hartford, Connecticut, had experiences similar to the Boston group. However, a loose council type was developed for coordinating area-wide meetings to work with the Civil Rights Commission.

Bob Tuve mentioned the possibilities inherent in the formation of a private corporation to deal directly with sellers and buyers in middle bracket homes ($15,000 to $23,000). The Hartford Real Estate Board issued a policy statement on open occupancy which is perhaps unique in the country. Insurance companies and churches cooperated.

SUMMIT LEADERSHIP CONFERENCE (#2): Mrs. Whatley, speaking for this group, reported that its housing committee will concentrate on seeking new houses in fringe areas and the suburbs and will visit elected officials for support. She observed that many Negro families, especially those whose income is above $4700 a year and who are obliged to leave public housing when that figure is achieved, can well afford to make monthly mortgage payments equivalent to public housing rentals.

ISSUES: John Steinichen, speaking for INTERFAITH, INC., a group of churches of several denominations concerned with low-cost housing, inquired whether Negroes have been persuaded to live elsewhere than in the ghettoes. Mrs. Whatley replied in the affirmative that they do want to leave and that there is no other choice. He also inquired into what steps are being taken to re-integrate areas which have become all black: is there a movement to persuade whites to return to their former neighborhoods? He reported on some issues that must be faced, such as suburban opportunities, building codes, political action, land use plans and zoning ordinances and the need for an economic and racial mix. He inquired whether Negroes welcome a dispersal plan of residence. He suggested that a pragmatic approach must be taken in dealing with real estate boards. He observed that in the last analysis, community attitudes are more effective than fair housing ordinances which, at best, are symbolic, stating that with proper education leading to better community attitudes of acceptance of open occupancy,legislation would still be symbolic.

FEDERAL EXECUTIVE BOARD (Sub-committee on Housing): Nat Welch, chairman of this sub-committee, invited all persons attending today's meeting to meet at 9:30 A.M., Friday, March 1st in the Veterans Conference Room, 730 Peachtree Street, to consider the advisability and feasibility of arranging a Metro-Atlanta Area Conference on Open Occupancy to be scheduled during the spring of 1968.

Meeting adjourned at 1:30 subject to call following decisions reached at the March 1st meeting referred to in the preceding paragraph.

Noyes Collinson
Secretary Pro Tem

MEETING TO CONSIDER A FAIR HOUSING COUNCIL
FOR METRO ATLANTA

12:00 Noon, Friday, February 23, 1968

ATTENDANCE

NAME	ADDRESS	PHONE
Bob Sigmon	1210 Cameron Court, N.E.	378-9470
Carl Bramlette	4259 Huntington Circle, N.E.	457-0588
Phil Barnhart	2500 Boulevard Dr., N.E.	377-1505
William C. Jackson, Jr.	222 East Lake Dr., Decatur	378-6791
John Steinichen	1863 Merrimac Ct., N.E.	636-2723
Nat Welch	2112 Castleway Drive, N.E.	938-0298
Mrs. Glen Parham	2622 Birchwood Dr., N.E.	233-2711
Jimmy Clark	671 Beckwith St., S.W.	522-1744
Bob Tuve	4047 N. Stratford Rd., N.E.	237-5055
Henry deGive	355 Peachtree Battle Ave., N.W.	355-2342
Ralph Spillman	774 Michael Street, N.E.	634-2588
Moreland Smith	SRC - 5 Forsyth St., N.W.	522-8764
Ramona Cowart	3512 Paces Place, N.W.	233-7340
Sara Mitchell	3734 Peachtree Rd., N.E.	237-1949
Deane Tucker	HUD - Peachtree & 7th St.	526-3426
John Morris	4655 Jett Rd., N.W.	255-0778
David P. Hammond	5181 Winters Chapel Rd.,Doraville	457-2595
Bob Hughes	P.O. Box 2150, Atl., 30301	526-6883
Martha Allgood	3800 Randall Mill Rd., N.W.	237-4942
Louise Watley	1521 Capitol Ave., S.W.	622-6998
Eliza Paschall	1957 Westminster Way, N.E.	373-1966
Challis Earnest	756 Longwood Dr., N.W.	355-1286
Mrs. C. D. Montague, Jr.	175 Peachtree Cricle, N.E.	892-2093
Mrs. Gerald Reed	4254 Wickersham Dr., N.W.	261-2754
Eugene Pickett	1911 Cliff Valley Way, N.W.	634-5134
Henrietta Canty	487 Lynn Valley Rd., S.W.	344-5683
Noyes Collinson	41 Exchange Pl., S.E.	523-6628

CLSA Reports
COMMISSION ON LAW AND SOCIAL ACTION

SUMMARY OF FAIR HOUSING PROVISIONS
OF THE CIVIL RIGHTS BILL OF 1968, AS
APPROVED BY THE SENATE ON MARCH 11.

On March 11, 1968, the United States Senate terminated many weeks of debate on a comprehensive civil rights bill and approved it by a vote of 71 to 20. The bill on which the Senate acted was H.R. 2516, which had been passed by the House of Representatives in 1967. As passed by the House, the bill dealt with only one limited subject, protection of civil rights workers against violence. The Senate, under the prodding of both its liberal and conservative wings, added a number of other features, including protection of the rights of Indians, attempts to curb fomentation of riots and Federal penalties for crimes committed during riots. Undoubtedly, however, the provisions barring discrimination in housing that were added on the floor of the Senate attracted the most attention.

The bill, as amended by the Senate, has been returned to the House of Representatives which will decide whether to accept it as it stands or to insist on the convening of a conference committee to consider further changes. This will not happen before April 10.

This report summarizes the fair housing portion of the bill (Titles VIII and IX) with particular reference to the scope of its application, the practices that are prohibited and the enforcement provisions.

Scope

The bill would go into effect in three stages, gradually extending its application to a very large part (estimated at 80 to 85 per cent) of the total housing market.

(a) Immediately upon enactment (that is, when it is signed by the President), the bill would apply to all dwellings owned or operated by the Federal Government; all dwellings built with the assistance of loans or grants from the Federal Government under agreements entered into after November 20, 1962, unless the loans had been paid off prior to enactment of the bill; all dwellings receiving Federal mortgage guarantees (such as those granted by the FHA and VA), under agreements entered into after November 20, 1962, unless the mortgage had been paid off prior to the effective date of the Act; and dwellings made available through redevelopment projects receiving Federal assistance granted after November 20, 1962.

The term "dwellings" includes not only residential housing but also vacant land for use for residential housing.

The date repeatedly referred to in the sections described above, November 20, 1962, is the date of President Kennedy's executive order prohibiting discrimination in Federally-assisted housing. Apparently, the theory is that discrimination in such housing is already illegal and it is appropriate to make the statutory prohibition effective immediately.

(b) After December 31, 1968, the bill would apply to all dwellings except (1) rooms or units in any dwellings occupied by no more than four families if the owner maintains his living quarters there, and (2) single family homes sold or rented by the owner. However, this second exemption would not apply if the owner owns more than three such single family homes at one time. It is also provided that, in the case of a sale of a single family home by an owner other than its most recent resident, the exemption shall apply only with respect to one sale made within any 24-month period.

(c) After December 31, 1969, the bill would apply to the sale or rental of single family homes unless the house is sold or rented without the services

of a real estate broker or of a person engaged in the business of selling or renting of dwellings, and also without public advertisement in violation of the provision in the bill on discriminatory advertising.

As noted below, the bill also contains provisions barring discrimination in financing of housing and discrimination by associations of real estate brokers, both of which would go into effect at the end of 1968.

The bill would not prohibit religious organizations from giving preference to their own followers with respect to dwellings which they operate for other than a commercial purpose (unless membership in the organization was restricted on account of race, color or national origin). The bill would also permit private clubs to restrict to their own members lodgings which they operate for other than commercial purposes.

Prohibited Practices

The bill contains the customary provisions making it illegal to refuse to sell or lease housing, to refuse to negotiate for sale or lease of available housing or otherwise withhold housing, because of race, etc., and to discriminate in the terms or conditions of a sale or lease with respect to services and facilities. It would also ban discriminatory advertising. In a section aimed at "block-busting," the bill would make it illegal for anyone, acting "for profit," to induce any person to sell or rent by representations regarding the entry into the neighborhood of persons of a particular race, etc.

After December 31, 1968, it would be unlawful for any financial institution to discriminate in making loans on dwellings because of the race, etc. of the borrower or of the prospective owners or tenants of the dwellings. It would also be unlawful, after that date, to deny to any person full and equal participation in any multiple listing service, real estate brokers' organization or other similar facility on the basis of race, etc.

General Administration

Responsibility for administering the fair housing portions of the bill would be given to the Secretary of Housing and Urban Development. An additional Assistant Secretary would be added to the HUD Department. All Federal executive departments and agencies administering programs affecting housing and urban development would be directed to do so affirmatively so as to further the purposes of the Act. The HUD Secretary would be directed to make studies concerning housing discrimination, publish reports and cooperate with other governmental and nongovernmental agencies. The Secretary would also be directed to initiate educational and conciliatory activities directly upon enactment of the bill.

Enforcement

The bill provides three separate procedures for enforcement.

1. HUD Administrative Proceedings. Persons aggrieved by discriminatory practices or believing that they may be injured by threatened practices could file complaints with the Secretary within 180 days of the violation. The Secretary would investigate and then notify the complainant "whether he intends to resolve" the complaint. (Although this is not spelled out, the Secretary would presumably make such a declaration of intent when his preliminary investigation produces evidence of illegal discrimination.) On making such a declaration, he would attempt to eliminate or correct the discriminatory practice by informal methods of conciliation and persuasion.

The bill contains a provision to insure handling of cases under state and local fair housing laws where they exist. Thus, when a complaint was filed in such areas, the Secretary would notify the appropriate state or local agency of the filing of the complaint and would refrain from further action on it if the agency accepted jurisdiction and proceeded to act.

If within 30 days after the complaint was filed with the Secretary (or within 30 days after expiration of the reference of a case to a state or local agency) the Secretary was unable to achieve compliance, the aggrieved person could start a civil action in the United States District Court to enforce his rights. (However, such an action could not be started in any state or local area where the law provides a judicial remedy for housing bias.) If the court found a violation of the Act, it could enjoin the practice "or" order appropriate affirmative action. (Despite the use of the word, "or," it is likely that a court could both halt the practice and require remedial steps.) It is specifically provided that the burden of proof shall be on the complainant, as it is in most if not all civil actions.

There are customary elaborate provisions giving the Secretary power to subpena evidence in the investigation of complaints.

2. Individual Court Proceedings. In separate provisions, the bill would permit any person to enforce his rights under the Act by civil actions in the United States courts. This section provides, however, that the court shall suspend proceedings if it believes that conciliation efforts by the Secretary or by a state or local agency in any proceeding are likely to result in satisfactory settlement of the discriminatory practice involved.

The court would be empowered to issue an appropriate order. However, no sale or lease entered into with a person having no notice of the existence of the complaint could be set aside. There are provisions allowing the court to appoint an attorney for the plaintiff if he is not financially able to assume the attorney's fees. It could issue both temporary and permanent injunctions and could award the plaintiff actual damages and not more than $1,000 in punitive damages.

3. Proceedings by the Attorney General. The bill contains provisions (paralleling those of the 1964 Civil Rights Act with respect to employment and public accommodations) which would permit the Attorney General to bring a civil suit restraining discrimination if he found a "practice" of discrimination and the practice "raises an issue of general public importance."

Prevention of Intimidation

The bill would make it unlawful to coerce or interfere with any person in the exercise of the rights described above. This section could be enforced by "an appropriate civil action." In a separate portion of the bill, Title IX, intimidation would be made a criminal offense punishable by a fine of $1,000 and/or up to one year in jail and, if bodily injury results, a fine of up to $10,000 and/or imprisonment of up to ten years and, if death results, imprisonment for any term of years or for life.

Joseph B. Robison

March 25, 1968

FEDERAL EXECUTIVE BOARD

ATLANTA

CHAIRMAN
W. H. Sanders
General Services Administration
VICE CHAIRMAN
J. G. Rogers
Federal Aviation Administration
SECRETARY-TREASURER
A. W. Tate
Veterans Administration

April 2, 1968

MEMORANDUM

TO : All Co-sponsors

FROM : Deane Tucker, Secretary

SUBJECT: Important Meeting of Atlanta Metropolitan Committee on Equal Opportunity in Housing

You or your representative are urged to attend an important meeting of the Atlanta Metropolitan Committee on Equal Opportunity in Housing to be held Tuesday, April 9, 1968, at 10:00 a.m., in the Sum-Mec Center, 65 Georgia Avenue. To get there, take the Pryor Street exit from the expressway.

Tentative dates of May 27 or 28 have been chosen for the conference. At the Tuesday meeting important reports will be given by the Site and Date, Program, and Finance Committee.

We will be looking for you.

Deane Tucker

Secretary

MINUTES OF THE FOURTH MEETING OF CO-SPONSORS
FAIR HOUSING CONGRESS

Meeting of April 11, 1968, in VA Conference Room. Twenty-nine people present.

Invocation - Dr. Harmon Moore in memory of Dr. Martin Luther King, Jr.

Minutes - Read by Deane Tucker. No corrections or additions.

Temporary Chairman Welch introduced Mrs. Kathleen Wood, Executive Director of the Congress. Later a motion was unanimously adopted approving her employment.

The Director announced the clerical help would be asked beginning Monday, April 21. Would everyone call the office (875-3024) as soon as possible to coordinate volunteer help.

Mr. Welch announced that there were 51 co-sponsors.

Site Committee - Ed Grider, Chairman reported that the meeting would be held at the Dinkler Hotel. A maximum of 750 persons can be accommodated in the main meeting room. The evening dinner can serve 1200.

Program Committee - Mrs. Leah Janus, Chairman. Mrs. Janus distributed a proposed program and it was discussed in length from the floor and left to the discretion of the Committee to make any changes growing out of the discussion.

Names of luncheon speakers were requested from the floor. The following were suggested:

John Gardner
J. Irwing Miller
Ben Heideman
Robert S. McNamara
Mayor Robert Lindsay
Tex Thornton
General Gavin
Andrew Heiskell
McGeorge Bundy
Sol Linowitz

Banquet speaker suggestions were:

Roy Wilkins
Whitney Young
James Farmer

The motion was unanimously adopted directing the Executive Committee to continue as a steering mechanism for consideration of the Conference recommendations and that it report to a general meeting of co-sponsors within 30 days after the Conference.

Mr. Welch announced committee assignment. They are attached hereto.

Finance Committee - Otis Thorpe, Chairman. Mr. Thorpe gave a progress report of a general nature.

Objectives Committee - James Jordan, Chairman. Mr. Jordan read the Statement of Objectives. A motion was unanimously carried approving them.

A motion was unanimously adopted that the Conference be dedicated to the memories of Dr. Martin Luther King, Jr., and Archbishop Paul J. Hallinan.

Nominating Committee - John Steinichen, Chairman. It was reported that no general chairman has been found in the white community. A list of suggestions was given to the chairman.

Leonard Schram of the President's Committee on Equal Opportunity in Housing discussed the need for development of a mailing list, for the title of the Conference, and requested that the planning group call upon him for as much help as it wish.

April 12, 1968

FROM: Norman Shavin
News Coordinator, Atlanta Area Fair Housing Congress

TO: Congress Co-sponsors

RE: Media Coverage

I am pleased to assume the responsibility for keeping the media informed as to the progress of the Fair Housing Congress, and I solicit your advice and suggestions.

However, it is imperative that there be maintained only one news source and one spokesman.

Mrs. Kathleen Wood, the Executive Director, has been designated by Nat Welch as the spokesman, at least until a chairman is appointed. No one else is authorized to speak for the group until further notice.

Secondly, I am in the process of preparing news releases and stimulating radio, TV and newspaper interest in the Congress and those working with it. I will appreciate your suggestions but please DO NOT arrange for media interviews yourself or otherwise comment to the media. Refer any media inquiries to me.

It will serve the reporters, and the Congress, best if we have central focal points -- as spokesman and media coordinator.

Thank you for your help.

You may reach me, as needed, at 526-5001, and Mrs. Wood at 875-3024.

NORTHSIDE FAIR HOUSING COMMITTEE

M E E T I N G

Date: Tuesday, April 23, 1968

Place: Home of Mr. and Mrs. Paul Muldawer
3904 Randall Ridge Road, N.W.

Time: 8:00 P.M.

AGENDA

I. Report of Steering Committee -- Slate of Officers.

II. Report on Atlanta Metropolitan Committee on Equal Opportunity in Housing Conference, probably May 28, 1968, Dinkler Plaza Hotel.

III. A Fair Housing Ordnance for Atlanta?

IV. Time and Place for Future Meetings.

V. Finances.

VI. Business From the Floor.

VII. Adjournment.

PLEASE PLAN TO ATTEND. COME AND BRING A FRIEND.

Journal Const. Atlanta

The Housing Hurdle

5/19/68

EVIDENCE grows that Atlanta will move to implement the new federal fair-housing law with the same kind of strong community leadership it had when the schools were integrated seven years ago.

The best evidence is the strong sponsorship which the Atlanta Metropolitan Committee on Equal Opportunity in Housing has drawn. The committee is headed by Cecil A. Alexander, who also is chairman of the mayor's Housing Resources Committee, and Dr. Benjamin E. Mays, retired president of Morehouse College. The sponsors at the outset were 56 organizations and individuals.

The committee will conduct an all-day conference May 29 at the Dinkler Plaza Hotel to discuss what the new federal law means to Atlanta. It hopes for a broadly representative attendance at the talks and workshops. (You may call 875-3024 for arrangements.)

Atlanta leaders in the real estate field, as well as federal officials and legal authorities, will be on the panels. Secretary Robert C. Weaver of the Department of Housing and Urban Development and Police Chief Herbert Jenkins will be the principal speakers.

* * *

HOUSING DISCRIMINATION in Atlanta has had ramifications far beyond the simple denial of the right for anyone to live where he chooses. The pattern that has developed over the past century has made for gross economic discrimination, as well.

Negroes pay substantially more for what they receive in housing in Atlanta. What is available to them now tends to be substandard housing more often than what is available for whites; in fact, the 1960 census that 46 per cent of the Negro housing units in Atlanta were "deteriorating, dilapidated, or lacked essential amenities." Only a fourth of Atlanta's Negroes occupy their own homes; half the whites do. At certain levels, the Negro demand for housing is much stronger than the supply.

Within the patterns of the past, white residential areas that have received Negroes have always subsequently become "transitional," and finally all-Negro. This is a pattern that must be broken, for the sake of white home-owners in potentially transitional areas (many of whom would be ready to stay in an integrated neighborhood but not in an all-Negro neighborhood) and for the sake of Negro families that simply need the same freedom of purchase which whites have. Atlanta cannot afford to go on with the present pattern of making an all-black city surrounded by all-white suburbs.

* * *

THE REV. HUGH BROOKS, pastor of West End Baptist Church, has put his fin on some of the problems recently in a s mon to his white congregation. Mr. Bro is one of those who wants to prevent one the city's oldest white communities fr becoming, under the pressure of Negro ho ing requirements, an all-Negro commun during the next few years.

Unless the present trends are revers he told his church members, today's pr lems will be passed on to the next gene tion "not as a wind but as a whirlwind." recounted Atlanta's past history of ghet izing the city through discrimination by re estate agencies, lending institutions and pu lic policy. He predicted strong efforts n to circumvent the new fair-housing law, a that can lead to continuing re-segregation.

He urged white residents of transition areas to stay where they are, to work for d segregation without re-segregation; and called for a metropolitan-wide solution th will remove heavy pressure on any one are by enabling Negroes to purchase wherev they wish.

The federal housing law answers Atlanta need on that score. But it must be impl mented effectively with as little hanky-pank by realtors, lending institutions and indivi uals as possible. The full weight of th influential people of Atlanta should be brougl to bear to guarantee this.

Fair Housing: Legislation Legislative

SUPREME COURT OF THE UNITED STATES

No. 645.—October Term, 1967.

Joseph Lee Jones et ux., Petitioners, *v.* Alfred H. Mayer Co. et al.	On Writ of Certiorari to the United States Court of Appeals for the Eighth Circuit.

[June 17, 1968.]

Mr. Justice Stewart delivered the opinion of the Court.

In this case we are called upon to determine the scope and the constitutionality of an Act of Congress, 42 U. S. C. § 1982, which provides that:

> "All citizens of the United States shall have the same right, in every State and Territory, as is enjoyed by white citizens thereof to inherit, purchase, lease, sell, hold, and convey real and personal property."

On September 2, 1965, the petitioners filed a complaint in the District Court for the Eastern District of Missouri, alleging that the respondents had refused to sell them a home in the Paddock Woods community of St. Louis County for the sole reason that petitioner Joseph Lee Jones is a Negro. Relying in part upon § 1982, the petitioners sought injunctive and other relief.[1] The District Court sustained the respondents' motion to

[1] To vindicate their rights under 42 U. S. C. § 1982, the petitioners invoked the jurisdiction of the District Court to award "damages or . . . equitable or other relief under any Act of Congress providing for the protection of civil rights . . . ." 28 U. S. C. § 1343 (4). In such cases, federal jurisdiction does not require that the amount in controversy exceed $10,000. Cf. *Douglas* v. *City of Jeannette*, 319 U. S. 157, 161; *Hague* v. *C. I. O.*, 307 U. S. 496, 507–514, 527–532.

Housing - Fed

CITIZENS' GUIDE TO THE FEDERAL FAIR HOUSING LAW OF 1968

It is the policy of the United States to provide, within constitutional limitations, for fair housing throughout the United States

—CIVIL RIGHTS ACT OF 1968 (PUBLIC LAW 90-284); ADOPTED BY CONGRESS, APRIL 10, 1968; SIGNED BY PRESIDENT LYNDON BAINES JOHNSON APRIL 11, 1968

Return to Campbell

NCDH NATIONAL COMMITTEE AGAINST DISCRIMINATION IN HOUSING
323 Lexington Avenue, New York, N. Y. 10016

25¢

© Copyright 1968, by the
National Committee Against Discrimination in Housing
323 Lexington Avenue, New York, N. Y. 10016

Library of Congress Catalog Card Number: 68-8258

QUANTITY RATE: copies of this guide are available at 25¢ each; quantities of 100 or more at 20¢ each. Please include advance payment with orders of $5.00 or less.

Design: INTER/MEDIA INSTRUCTIONAL SYSTEMS

First printing, MAY 1968

IMPORTANT LITERATURE

TRENDS IN HOUSING. This NCDH monthly publication will keep you informed on significant developments in the housing/civil rights field. $2 a year; free to contributors of $10 or more per year.

THE FAIR HOUSING STATUTES AND ORDINANCES *(Revised June 1, 1968)*. NCDH report on state and local legislation. Includes digests of state laws. 50¢ each; 35¢ each for quantities of 100 or more.

THE IMPACT OF HOUSING PATTERNS ON JOB OPPORTUNITIES. An NCDH study of where people live and where the jobs are. $1.50 each; $1.00 each for quantities of 100 or more.

MODEL CITIES LOCAL ACTION GUIDELINES. An NCDH aid for community groups. Outlines basic standards for Model Cities programs. 25¢ each; 15¢ each for quantities of 100 or more.

REPORT OF THE NATIONAL ADVISORY COMMISSION ON CIVIL DISORDERS, *Summary Section*. 32-page reprint of major findings and recommendations of the riot commission's report. Available from NCDH. 15¢ each; 10¢ each for quantities of 100 or more.

TEXT OF PUBLIC LAW 90-284 *(Civil Rights Act of 1968)*. Single copies available from NCDH or from U.S. Government Printing Office, Washington, D. C. 20402. 15¢ each; 25% discount on quantities of 100 or more.

CONTENTS

4 Introduction

5 Primary Housing Coverage
First Stage—1968, page 5
Second Stage—1969, page 6
Third Stage—1970 and Thereafter, page 7

9 Actions Prohibited

10 Administration of the Law

11 Provisions for Enforcement
Administrative Action by HUD, *page 11*
Court Action by Aggrieved Persons, page 11
Action by the Attorney General, page 12

13 Provisions for Affirmative Action

14 The Role of Private Organizations

16 How to File Complaints and Reports on Discriminatory Patterns
Addresses for Filing, page 16

18 Resources for Assistance

19 States and Localities with Fair Housing Laws
List of States, page 19
List of Localities, page 20

INTRODUCTION

The new Federal fair housing law comes at a time of unparalleled economic, social, and political crisis in the United States. It comes at a time when the cumulative, degrading effects of generations of racial discrimination and segregation threaten the future not only of the American system, but of every individual citizen — black and white.

The fair housing law *alone* cannot turn our increasingly urban society away from its headlong plunge toward chaos. It must be buttressed by immediate and massive programs to wipe out the racial and economic disparities and injustices which divide the American family. But this law, if effectively enforced and coupled with affirmative action programs by all agencies of government, will be a major step in moving the nation toward economic health, social advancement, and domestic peace.

This interpretation and guide, prepared by the National Committee Against Discrimination in Housing (NCDH), is for use by the public-at-large. It is based on a technical analysis of the Federal statute prepared by members of the NCDH Legal Committee and on NCDH's continuous study and evaluation of state and local fair housing laws from the beginning of this type of legislation more than a decade ago.

In this booklet, NCDH has outlined in broad, practical terms the primary housing coverage of the new Federal law; actions which are prohibited; the provisions for enforcement; and ways the law can be used to fulfill its guarantees of individual rights as well as the collective right of "fair housing throughout the United States." Also included are suggested government and private agency resources to help aggrieved persons with the filing of complaints or to aid organizations and institutions in planning and carrying out programs in support of the law. Finally, the NCDH guide lists states and localities with fair housing laws.

THE PRIMARY HOUSING COVERAGE

The open housing section of the 1968 Civil Rights Act (Title VIII) prohibits discrimination based on race, color, religion, or national origin in the sale, rental, financing, or advertising of dwelling units, including vacant land to be used for residential purposes. It also makes "blockbusting"—sometimes called "panic peddling"—illegal. In addition, the law requires that membership in real estate boards and other organizations relating to the business of selling or renting residential property, and participation in multiple listing services, shall be on a nondiscriminatory basis. These provisions go into effect in the three stages described below.

First Stage—1968

As of April 11, 1968 (upon signing of the Act by the President), the law applies to federally-aided housing, the coverage at this stage being substantially the same as that provided by the Executive Order on Equal Opportunity in Housing (No. 11063), issued by President Kennedy on November 20, 1962. Thus, the immediate coverage includes:

- Dwellings owned or operated by the Federal Government.
  Examples: One- and two-family homes and multi-family apartment buildings which have been repossessed by the Federal Housing Administration (FHA) or the Veterans Administration (VA) for default on payment of mortgages guaranteed by those agencies. These dwellings are usually referred to as "FHA-acquired" or "VA-acquired" properties, and information about them can be obtained from the nearest FHA or VA office.

- Dwellings provided by loans, grants or contributions from the Federal Government.
  Example: Federally-aided low-rent public housing projects. (The fair housing law limits coverage of public housing projects to those built under agreements made with the Federal Government after November 20, 1962—the date of the Executive housing Order, and where repayment in full

had not been made before April 11, 1968 – the date the new law was enacted. However, most public housing projects, new and old, receive annual contributions from the Government, and discrimination is prohibited under Title VI of the 1964 Civil Rights Act. Thus, it would appear that substantially all federally-aided public housing units are covered by a prohibition of discrimination based on race, creed or ancestry.)

- Dwellings provided under a state or local public agency's slum clearance or urban renewal program that received Federal assistance since November 20, 1962.
  EXAMPLE: Urban renewal housing, including that provided under the Model Cities program.

- Dwellings provided by loans insured or guaranteed by the Federal Government under agreements entered into after November 20, 1962, unless the loans were paid off in full before April 11, 1968.
  EXAMPLES: One- and two-family homes and multi-family buildings constructed in recent years and in the future under the FHA and VA mortgage insurance or guarantee programs.
  (In this one category, the first stage of the new law appears to extend beyond the 1962 Executive Housing Order. Under FHA and VA regulations, the Order was applied only to the initial sale of one- and two-family FHA-insured and VA-guaranteed homes by the developer, and subsequent resales by individual owners were exempt. In the opinion of lawyers associated with NCDH, the language of the 1968 Act covers both the original sale by the developer and all subsequent resales by individual owners if the federally-insured or guaranteed mortgage had not been paid off in full by April 11, 1968.)

It is estimated that the first stage of the Federal law, covering the period April 11 through December 31, 1968, will apply to approximately six million dwelling units throughout the United States.

Second Stage – 1969

AS OF JANUARY 1, 1969, coverage will be extended beyond federally-assisted housing to apply to substantially all apartment house rentals, sales of units in

cooperative developments, sales of homes by subdivision developers, and to some buildings with four or fewer dwelling units. Specifically, the second stage will extend coverage to include residential property sales and rentals involving:

- All buildings containing five or more dwelling units.

- Buildings with two, three, and four dwelling units, provided the owner does not live in the building.

- One-family houses sold or rented by those who own more than three single-family houses. (The law applies to an owner with *three or fewer* houses if he sells more than one house, other than the one in which he lives, within any 24-month period.)

Effective January 1, 1969, discrimination is also prohibited by:

- Mortgage lending institutions.

- Real estate boards (and other business organizations related to selling or renting homes and apartments) in their membership policies and in participation in multiple listing services. (Until recent years, the vast majority of real estate boards were "lily white." Even now there is only token, if any, minority representation in most boards. Since members share their listings of properties for sale through a "multiple listing" system, denial of membership in a board cuts a broker off from most housing offered on the market. The new law should swiftly remove this serious business disadvantage long inflicted on Negro and other minority-group brokers.)

It is estimated that beginning with January 1, 1969, coverage of the nation's housing supply will be extended to between 18 and 20 million dwelling units.

Third Stage – 1970 and Thereafter

As of January 1, 1970, coverage of the new Federal law will be extended to include:

- All one-family houses which are sold or rented with the service of a real estate broker, agent, salesman, or any other person engaged in the business of selling or renting dwellings. This provision includes houses which are occupied by the owners at the time they are put on the market. (The statute defines a person who is "in the business of selling or renting dwellings" as one who has: 1) during the preceding 12 months participated as the seller or lessor of three or more dwellings; 2) within the preceding 12 months participated as an agent in two or more such transactions other than the sale or rental of his own personal residence; and 3) a person who is the owner of any house containing five or more dwelling units. This definition apparently is aimed at bringing unlicensed real estate dealers, part-time salesmen, and other small volume operators who derive profit from selling or renting housing within the non-discrimination requirements of the law.)

- All one-family houses sold or rented by owners who have advertised, made statements, or written or posted notices in connection with offering the property for sale or rent that in any manner indicate any preference, limitation, or discrimination based on race, color, religion, or national origin.

Possible Exemptions

The new Federal law includes a provision which may allow discrimination in sales or rentals involving some owner-occupied buildings containing four or fewer dwelling units. However, the unclear language of the statute has given rise to legal questions as to the precise circumstances under which any such exemption may apply. For the present, it is suggested that where discrimination is encountered involving owner-occupied houses containing two, three, or four dwelling units, detailed information be sent immediately to NCDH for review and advice from its Legal Committee.

It is estimated that beginning with 1970, the Federal open housing law will apply to 55 million dwelling units of the national total of 69 million, or approximately 80 per cent of the nation's housing supply.

ACTIONS PROHIBITED

The Federal fair housing statute makes the following actions unlawful if taken because of race, color, religion, or national origin:

- Refusal to sell or rent after a *bona fide* offer for the purchase or rental of housing (including vacant lots) which has been put on the market.

- Discrimination in the terms or conditions of the sale, rental, or financing of housing (including vacant lots).

- Making, printing, publishing or posting statements, notices, or advertisements relating to housing sales or rentals that indicate discrimination or the intent to discriminate. (Owners who seek to avoid the fair housing law by selling or renting without the aid of a broker are subject to the law if they violate the ban on discriminatory advertising – see page 8.)

- Falsely to represent that any housing on the market (including vacant land) is not available for inspection, sale or rental.

- "Blockbusting": For profit, to try to persuade people to sell their homes or rent dwelling units by representations regarding the movement or prospective movement into a neighborhood of persons of particular races, creeds or national origin.

Interference or Threat of Force

A separate section in the statute (Sec. 817 of Title VIII) makes it illegal to coerce, intimidate, threaten, or interfere with persons exercising or encouraging others to exercise rights granted or protected by the Federal fair housing law. This section authorizes civil actions against any such interference. It protects homeseekers, brokers, and others exercising rights granted under the law; owners, landlords, and others seeking to obey the law; and those – for example, NCDH and fair housing groups – who are working to achieve the intent of the law.

In addition, under Title IX of the Act criminal prosecutions may be brought against those who use or threaten to use force which injures, intimidates, or interferes (or attempts to do so) with the sale, rental, purchase, financing, or occupancy of housing, or with any other rights granted under the fair housing law. This title also protects those who, by speech or peaceful assembly, educate for fair housing or protest any denial of rights granted by the law. Criminal penalties may be a fine up to $1,000, or imprisonment up to one year, or both. If bodily injury should result from the use of force, the penalty may reach a fine of $10,000, imprisonment up to 10 years, or both. If death should result, the person who resorted to force in violation of the fair housing law could be subject to life imprisonment.

ADMINISTRATION OF THE LAW

Primary responsibility for administering the open housing law rests with the Secretary of the U.S. Department of Housing and Urban Development (HUD). In order to further the objective of "fair housing throughout the United States," the Secretary is authorized to initiate and carry out a broad range of educational, investigative and promotional programs. He may conduct studies, publish reports, cooperate with public and private agencies, hold conciliation meetings, convene conferences, and carry forward various other activities designed to facilitate both voluntary compliance with and effective enforcement of the open housing requirements.

PROVISIONS FOR ENFORCEMENT

The law provides three methods for enforcement: administrative action by HUD; civil lawsuits by aggrieved persons; and court action by the Attorney General of the United States.

Administrative Action by HUD

The Secretary of HUD is authorized to receive and investigate complaints of discrimination and to attempt to resolve them by conciliation and persuasion. However, if a complaint involves possible violation of a state or local fair housing law which provides rights and remedies "substantially equivalent" to those provided by the Federal statute, HUD will refer the case to the appropriate state or local agency for handling. If that agency proceeds to act on the matter with "reasonable promptness" (generally within 30 days), HUD will take no further action. Only in cases where the Secretary determines that the interest of justice requires further Federal action will HUD proceed with its own investigation, as will be done immediately if no state or local fair housing law is applicable.

Although HUD's enforcement powers for handling individual complaints are limited to conference, conciliation and persuasion, the Secretary is authorized to subpena witnesses and examine all necessary records. Persons who refuse to obey a subpena or testify or produce necessary records are liable to a fine up to $1,000, or imprisonment up to one year, or both.

HUD is required to furnish copies of complaints to those who allegedly committed discriminatory housing practices. Also, within 30 days after receipt of a complaint (or within 30 days after referral to a state or local agency), the Secretary must notify the aggrieved person whether he intends to resolve the issue.

Court Action by Aggrieved Persons

An aggrieved person may bring a civil court action to secure rights guaranteed by the statute. Private lawsuits can be instituted immediately without the filing of complaints with HUD, or can be brought following

a failure of HUD or a state or local agency to obtain satisfactory settlement of the complaint. However, a court may suspend proceedings if it believes conciliation efforts of the Secretary of HUD or action by a state or local agency administering a fair housing law may resolve the matter.

Private lawsuits must be brought within 180 days after the alleged discriminatory act. If a judicial remedy, at least equivalent to the Federal statute, exists under a state or local fair housing law, the case must be brought in a state court; otherwise it may be filed in a Federal district court.

Persons who cannot afford to pay the costs of a private lawsuit to secure rights granted under the law may appeal to the court for help. If the court finds it would promote justice, it may appoint an attorney for the plaintiff and authorize the filing of a civil action without payment of fees or costs. A state court may do likewise, consistent with the laws of the state. If the plaintiff wins, the court may award actual damages to the plaintiff and up to $1,000 as punitive damages, plus court costs and reasonable attorney fees. The court must, however, find that the plaintiff is not financially able to pay the attorney fees.

The court may issue an appropriate order, including either a temporary or permanent injunction. However, a sale or lease of the housing in question to a third party who is a *bona fide* purchaser or tenant cannot be affected if such sale or lease was made prior to the issuance of the court's order and without actual notice to the third party of the existence of the complaint or court action.

Action by the Attorney General

The new law provides that whenever the Attorney General of the United States has reasonable cause to believe that a person or group of persons is engaged in a "pattern or practice of resistance to the full enjoyment of any of the rights granted" under the fair housing law, "or that any group of persons has been denied any of the rights" granted by the law and that such denial "raises an issue of general public importance," he may bring a civil action in the Federal district court. He may request the court to issue permanent or temporary injunctions or such other orders as he deems necessary "to insure the full enjoyment of the rights granted" by the fair housing provisions of the 1968 Civil Rights Act.

PROVISIONS FOR AFFIRMATIVE ACTION

The new Federal fair housing law must be used forcefully and effectively to redress individual injustices. But a decade of experience under state and local open housing legislation has proved that implementation must reach far beyond the case-by-case individual complaint process if meaningful impact is to be made on unfair housing practices.

The potential for making the promise of this new law a reality lies in a few key provisions which can, if properly implemented, affect the whole pattern of urban housing and community life and actually lead to the establishment of "fair housing throughout the United States."

First, the statute directs the Secretary of HUD and *"all executive departments and agencies"* [emphasis supplied] to administer their programs and activities relating to housing and urban development in a manner affirmatively to further the policies set forth by the fair housing law. It also directs that all such departments and agencies shall cooperate with the Secretary of HUD to that end.

If that mandate is obeyed, it can turn this nation toward the creation of a slum-free, ghetto-free America. Every housing and development program would be planned, executed and operated to expand housing opportunities and to wipe out limitations and devices that automatically restrict housing choice and "build in" discrimination and segregation. Low-cost housing would no longer build huge permanent communities of the black poor in contained areas of the cities or elsewhere; it would be located on scattered sites throughout both cities and suburbs. Grants of Federal funds and power would be conditioned on action by states and localities to insure an adequate supply of housing at all income levels in all neighborhoods.

Federal support for schools, highways, hospitals, sewer lines, recreational facilities, and the war against poverty would be conditioned on programs to further rather than hinder "fair housing throughout the United States." The same would apply to selecting sites for military and other Government installations, and to the awarding of Government contracts.

Next, the law gives the Attorney General of the United States both the authority and the responsibility to investigate and take legal action to eliminate pat-

terns and practices of discrimination in housing. This provision is one of the most significant contained in the statute and, if properly implemented by the Department of Justice and used by public and private agencies, has the potential for breaking down walls of exclusion in wide areas of the housing market.

And finally, there is specific authority for HUD to develop a cooperative relationship and to assist private as well as public agencies working to eliminate the ghetto system.

THE ROLE OF PRIVATE ORGANIZATIONS

The Secretary of HUD is directed to cooperate with state and local organizations toward advancing the national policy of open housing. This provision should enhance and undergird all public and private efforts to eradicate discrimination and segregation in housing and community life. A sound partnership between the Federal establishment and the private sector will strengthen existing fair housing programs and stimulate new ones among business, labor, religious, and civic institutions, as well as those carried on by metropolitan fair housing centers and other community groups which concentrate on opening the housing market in their areas.

As a clearinghouse and nationwide service agency in the housing/civil rights field, NCDH will expand its working relationship with HUD and other Federal departments and agencies whose programs affect racial patterns of residence and community life. NCDH will continue and expand its role as educator, innovative agent, watchdog, technical consultant, and clearinghouse for information and assistance. NCDH will:

- Provide assistance and guidance to individuals and organizations seeking to use the law and to further its effective implementation.

- Continuously study and evaluate the operation and impact of the new Federal statute.

- Cooperate with Federal agencies in developing

and proposing more effective methods for implementation.

- Encourage and assist community groups and institutions in surveys of local housing practices and in the preparation of reports and recommendations for action at the Federal, state and local government levels.

- Stimulate and assist local efforts to secure coordination of programs affecting housing, schools, jobs, transportation, recreation, health, welfare, and other interrelated areas of concern.

- Stimulate and assist local efforts in suburban areas to break down customs and codes which prevent the provision of moderate-income housing spread over outlying sections where jobs increasing are locating.

- Work with business and industry in the development of policies and programs to insure that suburban communities revise restrictive zoning regulations and take such other action as is necessary for the provision of an adequate and dispersed supply of housing for workers reasonably near plants and other business establishments.

- Identify and present to the Department of Justice specific instances where patterns and practices of housing discrimination and segregation call for legal action by the Attorney General.

- Advise local groups and cooperate with national agencies affiliated with NCDH in the development of proper evidence needed for the establishment of fair practices in housing market areas, as well as in efforts to secure the right of individual homeseekers to be free from discrimination.

HOW TO FILE COMPLAINTS AND REPORTS ON DISCRIMINATORY PATTERNS

Individual complaints of discriminatory acts prohibited by the Federal fair housing law must be filed within 180 days after the alleged violation of the law with the Secretary of the U.S. Department of Housing and Urban Development (HUD) in Washington, or at one of HUD's regional offices. Addresses for these offices are given below.

Reports of "patterns or practices of resistance" to any of the rights guaranteed by the law, or instances where groups of persons have been denied such rights, should be filed with the Attorney General in Washington (address given below), or with the nearest U.S. Attorney. Every ongoing "practice or pattern" of discrimination anywhere in the nation is, of course, subject to legal action by the Attorney General.

Complaints must be in writing and must state the facts upon which the charges of housing discrimination are based.

Individuals and organizations, including homeseekers, fair housing and other community groups, who file complaints with HUD or reports with the Attorney General are urged to send copies to NCDH.

Persons who file complaints because they are unlawfully denied membership in real estate brokers' and other organizations related to the housing and home financing industries, or because they have been excluded from participation in any multiple listing service, also are requested to send copies to NCDH.

In addition, those who need advice or help in the preparation of complaints or reports of patterns of discrimination should make contact with NCDH or one of the agencies listed under "Resources for Assistance," page 18.

Addresses for Filing

The Secretary
U.S. Department of Housing and
Urban Development (HUD)
Washington, D.C. 20410

Region I, HUD
346 Broadway
New York, N. Y. 10013

(Connecticut, Maine, Massachusetts, New Hampshire, New York, Rhode Island, Vermont)

Region II, HUD
Widener Building
Chestnut and Juniper Streets
Philadelphia, Penna. 19107

(Delaware, District of Columbia, Maryland,
New Jersey, Pennsylvania, Virginia, West Virginia)

Region III, HUD
645 Peachtree-Seventh Building
Atlanta, Georgia 30323

(Alabama, Florida, Georgia, Kentucky, Mississippi,
North Carolina, South Carolina, Tennessee)

Region IV, HUD
360 N. Michigan Avenue, Room 1500
Chicago, Illinois 60601

(Illinois, Indiana, Iowa, Michigan, Minnesota, Nebraska,
North Dakota, Ohio, South Dakota, Wisconsin)

Region V, HUD
Federal Office Building, Room 13-A-01
819 Taylor Street
Fort Worth, Texas 76102

(Arkansas, Colorado, Kansas, Louisiana, Missouri,
New Mexico, Oklahoma, Texas)

Region VI Main Office, HUD
450 Golden Gate Avenue
P.O. Box 36003
San Francisco, Calif. 94102

(Arizona, California, Guam, Hawaii, Nevada,
Southern Idaho, Utah, Wyoming)

Region VI Area Office, HUD
909 First Avenue
Seattle, Wash. 98104

(Alaska, Montana, Northern Idaho, Oregon,
State of Washington)

Region VII, HUD
Ponce De Leon Ave. and Bolivia St.
P.O. Box 3869, GPO
San Juan, Puerto Rico 00936

(Puerto Rico and The Virgin Islands)

The Attorney General
U.S. Department of Justice
Washington, D.C. 20530

U.S. Attorney
(Consult your telephone directory or nearest
Federal or county courthouse)

RESOURCES FOR ASSISTANCE

The following resources for information, counsel, and assistance are suggested for individuals and groups who wish to file complaints or to carry on activities aimed at advancing compliance with open housing laws — Federal, state and local. Most of these resources can by located by consulting your telephone directory.

NCDH

Get in touch with NCDH either for direct assistance or for suggested resources for help in or near your community. One of the NCDH member agencies (see list on back cover) may be operating a housing opportunities program in your city; one of the more than 1700 fair housing groups with which NCDH is in contact may be working in your area; or NCDH may be able to put you in touch with key professionals involved in housing and civil rights.

HUD Regional Equal Opportunity Officers

(For locations, see "Where to File Complaints," page 16.)

State and Local Human Relations Commissions

Almost every state and many cities, counties, and towns have official human relations or human rights commissions, often with professional staff assigned to housing and urban development.

Local Lawyers

Attorneys in your locality who are identified with civil rights and civil liberties programs.

STATES AND LOCALITIES WITH FAIR HOUSING LAWS

Twenty-three states, the District of Columbia, and 155 localities now have laws prohibiting discrimination in all or part of the general housing market. These jurisdictions are listed below.

Sixteen of the states, the District of Columbia, and many of the cities have laws which are broader in their coverage of housing than the new Federal legislation will be when it reaches its widest scope on January 1, 1970. All of the state and local laws apply to more housing than the Federal statute will reach through 1968.

Twenty-two of the states, the District of Columbia, and most of the cities and towns have official agencies to enforce their open housing laws. (Maine does not have an administrative agency to implement its law. Aggrieved persons in that state, or those who wish more information about the law, should make contact with the Attorney General, State Capitol, Augusta 04332.)

State agencies are usually located in the capital city; some have branch offices in the largest cities of the state. Enforcement agencies in smaller towns often are located in City Hall. Typical names are: Alaska Commission for Human Rights; Colorado Civil Rights Commission; Rhode Island Commission Against Discrimination; Pittsburgh Commission on Human Relations; Peoria Fair Housing Board. Locate the enforcement agency in your area by checking your telephone directory; calling city or state offices; asking any organization or individual identified with the civil rights movement; or by getting in touch with NCDH.

States With Fair Housing Laws

Alaska	Maine	Ohio
California	Maryland*	Oregon
Colorado	Massachusetts	Pennsylvania
Connecticut	Michigan	Rhode Island
Hawaii	Minnesota	Vermont
Indiana	New Hampshire	Washington**
Iowa	New Jersey	Wisconsin
Kentucky	New York	District of Columbia

*Not in effect pending referendum, Nov. 1968.
**Limited coverage pending referendum, Nov. 1968.

Localities with Fair Housing Laws

ALASKA

Anchorage

ARIZONA

Tucson

CONNECTICUT

New Haven
New London

ILLINOIS

Arlington Heights
Aurora
Bloomington
Carbondale
Champaign
Chicago
Danville
Decatur
Deerfield
DeKalb
Des Plaines
East Moline
East St. Louis
Elgin
Evanston
Flossmoor
Freeport
Galesburg
Glencoe
Glenview
Highland Park
Joliet
Kankakee
Kewanee
LaGrange
Markham
Maywood
Moline
Mundelein
Normal
Northbrook
North Chicago
Oak Park
Park Forest
Peoria
Quincy
Rockford
Rock Island
Skokie
Springfield
Urbana
Waukegan
Weston
Wheaton

INDIANA

Bloomington
East Chicago
Gary
Hammond
Indianapolis
South Bend
Terre Haute

IOWA

Ames
Cedar Rapids
Davenport
Des Moines
Iowa City
Waterloo

KANSAS

Junction City
Kansas City
Lawrence
Manhattan
Olathe
Topeka
Wichita

KENTUCKY

Bardstown-Nelson County
Covington-Kenton County
Lexington-Fayette County
Louisville

MARYLAND

Annapolis
Frederick
Hagerstown
Prince George's County
Rockville

MICHIGAN

Albion
Ann Arbor
Battle Creek
Benton Harbor
Birmingham
Detroit
East Lansing
Flint
Grand Rapids
Grandville
Inkster
Kalamazoo
Lansing
Monroe
Muskegon
Muskegon Heights
Pontiac
Port Huron
Plymouth
Saginaw
Ypsilanti

MINNESOTA

Duluth
Minneapolis
Rochester
St. Paul

MISSOURI

Kansas City
St. Louis

NEW MEXICO

Albuquerque
Los Almos County

NEW YORK

Islip
New York City
Schenectady

OHIO

Elyria
Oberlin
Steubenville
Warren
Yellow Springs

OKLAHOMA

Oklahoma City

PENNSYLVANIA

Allentown
Chambersburg
Easton
Erie
Philadelphia
Pittsburgh
Reading
West Chester

TENNESSEE

Oak Ridge

TEXAS

Austin

VERMONT

Burlington

WASHINGTON

King County
Seattle

WEST VIRGINIA

Charleston
Montgomery

WISCONSIN

Bayside
Beloit
Brookfield
Brown Deer
Eau Claire
Fox Point
Germantown
Glendale
Grafton
Greendale
La Crosse
Madison
Menomonee Falls
Mequon
Milwaukee
Monona
Oconomowoc
Racine
Shorewood
Stevens Point
Wauwatosa
Waukesha
Whitefish Bay
Whitewater
Wind Point

NATIONAL COMMITTEE AGAINST DISCRIMINATION IN HOUSING

Robert L. Carter
President

D. John Heyman
Chairman of the Board

Frank S. Horne
Chairman of the Executive Committee

William H. Oliver
Vice Chairman of the Executive Committee

Regional Vice Presidents
Vernon E. Jordan, Jr.
ATLANTA

Warren T. Lindquist
NEW YORK

Edwin C. Berry
CHICAGO

Richard E. Young
DENVER

The National Committee Against Discrimination in Housing (NCDH) is a nonprofit public interest organization committed to the development of a slum-free, ghetto-free America. Its goal is to achieve conditions in which every family can secure a decent home in an integrated living environment.

NCDH serves business and industry; Federal, state and local government agencies; organized labor; religious and educational institutions; civil rights and other national and local organizations; individual citizens; and the communications media. Services include:

- Consultation and technical assistance to major employers and developers toward insuring access to housing for workers and the creation of inclusive neighborhoods.
- Consultation with government agencies in the planning and execution of programs affecting housing and community patterns.
- Technical assistance to national, state and community organizations in the development of open housing programs; and in relation to Model Cities, urban renewal, and other public programs affecting racial patterns of residence.
- Stimulating the formation of Metropolitan Fair Housing Centers; guidance on program activities; aid in seeking funding.
- Legal counsel on constitutional questions; technical review of fair housing and related legislative propo-

323 Lexington Ave., New York, N. Y. 10016
(212) 685-8911

Alex Fuller
Secretary

Arthur D. Wright
Treasurer

Sol Rabkin
General Counsel

Edward Rutledge
Jack E. Wood, Jr.
Executive Co-Directors

Margaret Fisher
Director, Information and Publications

Myrna Loy
Carl T. Rowan
Co-Chairmen, Advisory Council

Past Presidents and Board Chairmen
Charles Abrams
Algernon D. Black
George R. Metcalf
Robert C. Weaver

sals; evaluation of procedures for implementing laws and regulations; and involvement in significant litigation.

- Fact-finding, research projects, publication and distribution of educational, informational and program materials.
- Regional and national conferences and workshops, including training sessions for volunteers and professionals.

NCDH carries forward its program activities in cooperation with 50 national religious, civil rights, labor and civic organizations, which utilize its resources. It also functions as the clearinghouse and nationwide service agency for more than 1,700 voluntary fair housing groups and community organizations located in states throughout the country. *Trends in Housing,* its monthly publication, is the only national periodical devoted exclusively to the housing/civil rights field and is widely recognized as the standard resource.

NCDH's important work is supported by its cooperating national agencies, philanthropic foundations, individual contributions, and consultation fees and contracts. It invites the support of business interests, religious institutions, labor and other organizations, governmental agencies, and all citizens who are concerned about the crisis of the American city and the future of our urban society.

Contributions are deductible for income tax purposes.

All citizens of the United States shall have the same right, in every State and Territory, as is enjoyed by white citizens thereof to inherit, purchase, lease, sell, hold, and convey real and personal property.

—CIVIL RIGHTS ACT OF 1866;
REENACTED IN THE CIVIL RIGHTS ACT OF 1870,
NOW SECTION 1982 OF TITLE 42 OF THE U.S. CODE

NCDH MEMBER ORGANIZATIONS

Amalgamated Clothing Workers of America, AFL-CIO
American Baptist Convention
American Civil Liberties Union
American Ethical Union
American Federation of Labor-Congress of Industrial Organizations
American Federation of Teachers, AFL-CIO
American Friends Service Committee
American Jewish Committee
American Jewish Congress
American Newspaper Guild, AFL-CIO
American Veterans Committee
Americans for Democratic Action
Anti-Defamation League of B'nai B'rith
Brotherhood of Sleeping Car Porters, AFL-CIO/CLC
Building Service Employees International Union, AFL-CIO
Commonwealth of Puerto Rico, Department of Labor, Migration Division
Congress of Racial Equality
Cooperative League of the USA
Friendship House
Industrial Union Department, AFL-CIO
International Ladies' Garment Workers' Union, AFL-CIO
International Union of Electrical, Radio and Machine Workers, AFL-CIO
Jewish Labor Committee
League for Industrial Democracy
The Methodist Church
NAACP Legal Defense and Educational Fund, Inc.
National Association for the Advancement of Colored People
National Association of Housing Cooperatives
National Association of Negro Business and Professional Women's Clubs
National Catholic Conference for Interracial Justice
National Committee on Tithing in Investment
National Community Relations Advisory Council
National Council of Churches of Christ
National Council of Jewish Women
National Council of Negro Women
National Education Association
National Urban League
Oil, Chemical and Atomic Workers International Union, AFL-CIO
Protestant Episcopal Church
Scholarship, Education and Defense Fund for Racial Equality
Southern Regional Council
Synagogue Council of America
Union of American Hebrew Congregations
Unitarian Universalist Association
United Auto Workers of America
United Church of Christ
United Housing Foundation
United Presbyterian Church
United Steelworkers of America, AFL-CIO
Young Women's Christian Association

FAIR HOUSING 1968

An interpretation of Title VIII (Fair Housing) of the Civil Rights Act of 1968

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
FEDERAL HOUSING ADMINISTRATION
Washington, D.C. 20410

Title VIII of the Civil Rights Act of 1968, the Fair Housing title, declares a national policy to provide for fair housing throughout the United States. The housing units covered by Title VIII are called *dwellings* which include any structure intended as a residence or vacant land offered for residential construction or use.

Your Rights Under the Fair Housing Law

The law protects you from the following acts where they are based on discrimination on account of race, color, religion, or national origin:

- *Refusal to deal.* To refuse to sell or rent or to negotiate for the sale or rental of a dwelling (Section 804(a)).

- *Discrimination in terms.* To discriminate against any person in the terms or conditions of sale or rental of a dwelling (Section 804(b)).

- *Discriminatory advertising.* To make, publish, or print any statement with respect to

the sale or rental of housing, indicating any racial or religious preference, or an intention to discriminate (Section 804(c)).

■ *False representations.* To represent falsely to any person that a dwelling is not available for sale or rental (Section 804(d)).

■ *Blockbusting.* For profit, to induce owners to sell or rent dwellings by representations regarding the entry into the neighborhood of a person or persons of a particular race, color, religion or national origin (Section 804(e)).

■ *Discrimination in financing.* To deny a loan to any person or to discriminate in the fixing of the terms or conditions of a loan. This prohibition is applicable to banks, building and loan associations, insurance companies, or any other business involved in the making of commercial real estate loans (Section 805).

■ *Discrimination in real estate services.* To deny access to or participation in any multiple-listing service, real estate brokers' organization or other service, organization or facility relating to the business of selling or renting dwellings (Section 806).

What Is Covered by the Law? When?

Discrimination in Financing, Real Estate Services and Advertising

The prohibitions against discrimination in financing and the prohibition against denying access to or participation in real estate services become effective after December 31, 1968 and apply to all dwellings. The prohibition of Section 804(c) against discriminatory advertising applies upon enactment to all dwellings which have received the kind of Federal assistance described in stage 1 below and applies to *all* other dwellings after December 31, 1968.

The Other Prohibitions—Three Stage Coverage

With respect to the other four categories of discrimination in the sale or rental of

housing prohibited by Section 804—namely, Refusal to Deal, Discrimination in Terms, False Representations and Blockbusting—the prohibitions become applicable on a three-stage basis.

STAGE 1—**Upon enactment,** the kinds of housing listed below are covered by the prohibitions if they are federally owned or operated or if they have received (under agreements or contracts entered into after Nov. 20, 1962, and still outstanding at the time of passage of the Fair Housing Title) certain types of Federal assistance; such as, public housing loans or grants, FHA mortgage insurance, construction or rehabilitation loans or grants, and urban renewal or slum clearance program assistance:

- Multi-family dwellings of five or more units.
- Multi-family dwellings containing four or fewer units, if the owner does not reside in one of the units.
- Single-family houses not owned by private individuals.
- Single-family houses owned by a private individual who owns more than three such houses or who, in any two-year period, sells more than one in which he was not the most recent resident.

STAGE 2—**After December 31, 1968,** the prohibitions apply to any of the four kinds of dwellings described immediately above, regardless of whether they are federally assisted.

STAGE 3—**After December 31, 1969,** single-family houses owned by private individuals become covered if they are sold or rented through a broker or other person in the business of selling or renting dwellings, or if a discriminatory written notice or advertisement is used in offering to sell or rent.

What Are The Means Of Enforcing The Law?

Title VIII provides three methods of obtaining compliance: a complaint to the Secretary of HUD, private civil action, and suits by the Attorney General.

Three Stage Coverage of Dwellings Under Section 804

April 11, 1968	January 1, 1969	January 1, 1970
Covered if federally assisted under agreements made after Nov. 20, 1962 and outstanding on April 11, 1968	Covered regardless of whether or not federally assisted	All dwellings covered under Stage 1 and 2 plus any 1. Single-family houses sold or rented through a broker or other person in the business of selling or renting dwellings. 2. Single-family houses offered for rent or sale through a discriminatory written notice or advertisement.
1. Multi-family dwellings of five or more units; 2. Multi-family dwellings containing four or fewer units, if the owner does not reside in one of the units; 3. Single-family houses not owned by a private individual; 4. Single-family houses owned by a private individual who owns more than three such houses or who, in any two year period sells more than one such house in which he was not the most recent resident.		

The Prohibitions Do Not Apply To:

1. Single-family houses owned by a private individual owner of three or less, where a) a broker is not used to sell or rent; b) discriminatory advertising is not used; c) no more than one house in which the owner was not the most recent resident is sold during any two-year period.
2. Rentals of rooms or units in owner-occupied multi-unit dwellings for two to four families.
3. Religious organizations in giving preference to their members in the sale, rental or occupancy or dwellings which they operate for other than a commercial purpose, and private clubs in giving preference to members in the rental or occupancy of "lodging" which they operate for other than a commercial purpose and as an incident to their primary purpose.

Private individuals can seek enforcement of the Fair Housing Title by making a complaint to the Secretary of Housing and Urban Development or by bringing a civil action in court. Where the act complained of is also a violation of a State or local fair housing law, the private individual may choose to pursue his rights under such law rather than under the Federal Fair Housing Title.

The Attorney General may seek enforcement of the Title, through court action, in cases where there is a pattern or practice of resistance to the law or where the denial or rights to a group of persons raises an issue of general public importance.

Additionally, the Supreme Court ruled in the case of *Jones* v. *Mayer* (June, 1968) that Federal law provides that an individual may go to Federal court to seek relief against racial discrimination which interferes with his right to inherit, purchase, lease, sell, hold, or convey real or personal property (42 U.S.C. 1982). This right is available regardless of whether the housing in question is covered or exempt under Title VIII.

How Does the Complaint and Conciliation Procedure Work?

Filing a Complaint. Any person who claims that, as of the effective date of the Title he has been discriminated against in housing may file a complaint by writing to "Fair Housing," % Secretary of Housing and Urban Development, Washington, D.C. 20410. The complaint should state all the facts upon which the charge of discrimination is based, and should be notarized. All HUD Regional Offices, including FHA field offices, will be available to assist in filing of complaints and filling out complaint forms.

Processing a Complaint. Upon receipt of a complaint, the Secretary will furnish a copy to the person charged with the discriminatory practice. The person charged may file an answer in writing, which should be notarized.

Referral to a State or Local Agency. In those cases where State or local law applies to the complaint and provides rights and remedies "substantially equivalent" to those under the Fair Housing Title, the complaint will be referred to a State or local agency. If the State or local agency does not commence proceedings within 30 days and carry them forward with reasonable promptness, the Secretary may require that the case be returned to him.

Investigation by the Secretary. The Secretary will investigate and notify the complainant (within 30 days of receipt of the complaint or within 30 days of the return of a case from a State or local agency) of his intent to resolve it.

Conciliation. If the Secretary decides to resolve a complaint, HUD will engage in informal and confidential conciliation to obtain resolution. If conciliation fails or if the Secretary decides not to resolve a complaint or otherwise does not act, the complaining party may, within the next 30 days, file a suit under section 810 of the Title.

How Can a Private Individual Bring Court Action?

After failure of conciliation, a party who has complained to the Secretary may bring civil suit under section 810 in the appropriate United States District Court. In states with equivalent judicial rights and remedies, such a suit would have to be brought in State court.

Or;

At any time within 180 days after the alleged discriminatory practice, suit may be brought under section 812 in either United States district court or State or local court. In appropriate cases, an attorney may be appointed for the plaintiff and the payment of fees, costs, or security can be waived. The court can grant permanent or temporary injunctions, temporary restraining orders, or other appropriate relief as well as award actual damages and not more than $1,000 in punitive damages. The courts are also directed to expedite cases under section 812 and assign them for hearing at the earliest practicable date.

Interference, Coercion or Intimidation

Title IX of the Civil Rights Act of 1968 protects persons from willful interference or injury because of race, color, religion, or national origin, and because they were seeking (a) to sell or acquire housing, (b) to finance or occupy a dwelling, or (c) to exercise other rights connected with housing. The law also prohibits willful interference with those who would aid or encourage others who would exercise these rights. Criminal penalities are provided. Civil action may also be brought under section 817 against interference with rights under Title VIII.

REGIONAL OFFICES OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Region I: 346 Broadway, New York, New York 10013 (Connecticut, Maine, Massachusetts, New Hampshire, New York, Rhode Island, Vermont)

Region II: Widener Building, Chestnut and Juniper Streets, Philadelphia, Pennsylvania 19107 (Delaware, District of Columbia, Maryland, New Jersey, Pennsylvania, Virginia, West Virginia)

Region III: 645 Peachtree-Seventh Building, Atlanta, Georgia 30323 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)

Region IV: Room 1500, 360 North Michigan Avenue, Chicago, Illinois, 60601 (Illinois, Indiana, Iowa, Michigan, Minnesota, Nebraska, North Dakota, Ohio, South Dakota, Wisconsin)

Region V: Federal Office Building, Room 13-A-01, 819 Taylor Street, Fort Worth, Texas 76102 (Arkansas, Colorado, Kansas, Louisiana, Missouri, New Mexico, Oklahoma, Texas)

Region VI: 450 Golden Gate Avenue, P.O. Box 36003, San Francisco, California 94102 (Arizona, Northern California, Guam, Hawaii, Northern Nevada, Southern Idaho, Utah, Wyoming)

Area Offices: 909 First Avenue, Seattle, Washington 98104 (Alaska, Montana, Northern Idaho, Oregon, Washington); Room 1015, 312 North Spring Street, Los Angeles, California, 90012 (Arizona, Southern California, Southern Nevada)

Region VII: Ponce De Leon Avenue and Bolivia Street, P.O. Box 3869, GPO, San Juan, Puerto Rico 00936

U.S. GOVERNMENT PRINTING OFFICE : 1968 O—310-306

For sale by the Superintendent of Documents, U.S. Government Printing Office
Washington, D.C. 20402 - Price 5 cents

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, D.C. 20410

OFFICIAL BUSINESS

POSTAGE AND FEES PAID
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

SR/MP-68
July 1968

FAIR HOUSING: What It Means To You

A guide for owners, buyers and renters

U.S. DEPARTMENT OF HOUSING
AND URBAN DEVELOPMENT
Washington, D.C. 20410

The purpose of the Fair Housing Law is to provide every person in the United States, an equal opportunity to choose housing suited to his needs and financial ability, wherever he would like to live.

To this end, the Fair Housing Law (Title VIII of the Civil Rights Act of 1968) bans discrimination based on race, religion, color, or national origin in the sale or rental of housing covered by the law.

Housing Covered by the Law

When the Fair Housing Law went into effect April 11, 1968, it immediately covered the following kinds of housing *only* if federally assisted:

- Housing for five or more families.

- Multi-unit housing for four or fewer families if the owner does not live in one of the units.

- Single-family houses not owned by a private individual—for example, tract housing developments.

- Single-family houses owned by a private individual who owns more than three houses or who sells more than one house, within any two years, in which he was not the most recent occupant.

(Federally assisted means, in general, housing with mortgages insured by FHA or VA after Nov. 20, 1962, and outstanding as of April 11, 1968; public housing; housing in urban renewal areas; and housing owned by the Federal Government.)

After Dec. 31, 1968, the housing in the above categories will be covered by the law even if *not* federally assisted. (This means, for example, that all housing sold by tract developers will be covered.)

There can be no discrimination in the advertising of housing for sale or rent. For example, housing can not be advertised as unavailable to members of minority groups. This applies now to all federally assisted housing and to all other housing after Dec. 31, 1968.

After Dec. 31, 1969, the law will also cover *all* other housing except where a private individual owner sells or rents a single-family house without using a real estate broker.

The law will not apply to the rental of apartments in buildings for up to four families if the owner occupies one.

Religious organizations or private clubs *may* give certain preferences to their members for housing or lodgings operated for other than a commercial purpose.

Your Rights Under the Fair Housing Law

The law protects you from the following acts where they are based on discrimination on account of race, color, religion, or national origin:

Now

- Refusal to sell, rent, or deal with any person.

- Making different terms and conditions for buying or renting housing.

- Advertising that housing is available only to certain persons.

- Denying housing is available for inspection, sale, or rental when it really is.

- "Blockbusting"—persuading someone to sell housing by telling him minority groups are moving into the area.

Additional Acts Covered After December 31, 1968

- Denying or making different terms for home loans, by commercial lenders such as banks, and savings and loan associations.

- Denying to anyone the use of real estate services, such as a broker or multiple listing service.

Enforcement

Any person who believes he has been discriminated against by an act covered by the Fair Housing Law should:

A. Write to the Secretary of the Department of Housing and Urban Development.

- Complaints must be made within 180 days of the alleged discrimination.

- HUD will investigate, and if it finds that the complaint is covered by the law and is justified, it will try, by informal methods, to end the discrimination.

- In those cases where State or local law gives at least the same protection as Federal law, HUD will first ask the State or local agency to try to resolve the problem.

- If HUD's efforts or the State or local efforts do not resolve the complaint, the individual may take the matter to court.

B. Or take the complaint directly to court (within 180 days of the alleged discrimination) whether or not a complaint was filed with HUD.

Information about possible discrimination in housing may also be given to the Attorney General of the United States. If his investigation indicates that a pattern or practice of discrimination exists, he may bring a court action to stop it.

In addition to the new fair housing title, Federal law also prohibits any racial discrimination which interferes with the right to sell, rent, lease, buy, inherit or convey any kind of housing, regardless of whether that housing is covered or exempt under Title VIII. This right was made clear in the Supreme Court decision of Jones *v.* Mayer (*June 1968*) *and is enforceable by private action in court.*

Interference with an individual's rights under this law is illegal. This means that no one may threaten or prevent another person from buying, renting, or selling housing or from making a complaint of discrimination. If violence is threatened or used, criminal prosecution may result.

All HUD Offices (including FHA field offices) will be available to assist in the filing of complaints. For further information or to find the HUD office nearest you, write to:

Fair Housing
% U.S. Department of Housing and Urban Development
Washington, D.C. 20410

REGIONAL OFFICES OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Region I: 346 Broadway, New York, New York 10013 (Connecticut, Maine, Massachusetts, New Hampshire, New York, Rhode Island, Vermont)

Region II: Widener Building, Chestnut and Juniper Streets, Philadelphia, Pennsylvania 19107 (Delaware, District of Columbia, Maryland, New Jersey, Pennsylvania, Virginia, West Virginia)

Region III: 645 Peachtree-Seventh Building, Atlanta, Georgia 30323 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)

Region IV: Room 1500, 360 North Michigan Avenue, Chicago, Illinois, 60601 (Illinois, Indiana, Iowa, Michigan, Minnesota, Nebraska, North Dakota, Ohio, South Dakota, Wisconsin)

Region V: Federal Office Building, Room 13-A-01, 819 Taylor Street, Fort Worth, Texas 76102 (Arkansas, Colorado, Kansas, Louisiana, Missouri, New Mexico, Oklahoma, Texas)

Region VI: 450 Golden Gate Avenue, P.O. Box 36003, San Francisco, California 94102 (Arizona, Northern California, Guam, Hawaii, Northern Nevada, Southern Idaho, Utah, Wyoming)

Area Offices: 909 First Avenue, Seattle, Washington 98104 (Alaska, Montana, Northern Idaho, Oregon, Washington); Room 1015, 312 North Spring Street, Los Angeles, California, 90012 (Arizona, Southern California, Southern Nevada)

Region VII: Ponce De Leon Avenue and Bolivia Street, P.O. Box 3869, GPO, San Juan, Puerto Rico 00936

☆ U.S. GOVERNMENT PRINTING OFFICE : 1968—O—310-203

THE FEDERAL GOVERNMENT AND URBAN PLANNING

Address by A. Y. Brown
Public Administration Planner of the ARMPC

Before the Georgia Tech Summer Course on Urban Planning

Tuesday, July 12, 1966
Atlanta, Georgia

It is entirely appropriate to turn our attention to the activities and policies of the Federal government as we analyze the business of urban planning, for Uncle Sam has become a major partner in urban development. By the end of 1965, the Federal government was administering more than 70 separate programs of financial aids for urban development, and more than three-quarters of these were authorized after January, 1950. Administration of these 70 programs was distributed among many bureaus of seven different departments and eight independent agencies within the Executive Branch.

The expanded Federal role is evidenced by the increased reliance of state and local governments on intergovernmental grants as a source of revenue. It is estimated that in ten years from 1957 to 1967 the amount of Federal aid to state and local governments will have more than tripled, rising from $4 billion to $14 billion annually. These figures serve only to illustrate what is clear to all of you here. Without arguing the merits or demerits of the case, the fact is that the Federal government, through an extension array of grant-in-aid programs, has come to be a major force in urban development. Our purpose here is to take a brief look at the Federal posture vis-a-vis planning.

The first observation that must be clearly recognized is that the Federal government has no unified policy in regard to the planning

requirements associated with its various grant programs. Indeed there is no agreed upon definition of what planning is among Federal bureaus, agencies, departments, etc. Think for a moment of what confusion and bewilderment a mayor must feel when he makes what has come to be called a "fishing trip" in the Peachtree-Seventh Building. Should he be interested in a public housing project for his community, he is told that his town must have a Workable Program for Community Improvement. In that office he hears about comprehensive community planning to be carried out by a city planning commission. If he then visits another office to inquire about a grant to build water or sewer facilities, he learns that there must be a comprehensive planning program for the entire urban area in which his community is located. If his town is in a Metropolitan Area, the urban area will be considered at least an entire county and maybe as many as 3, 4, or 5 counties.

Now suppose he visits our friends in the Economic Development Administration. Here again, there will be talk of planning, but now the arena may well have been expanded to an Economic Development District which may be 12 to 15 counties.

Since he is a hardy soul, he decides to make one more stop before returning home. He has been talking with a friend who serves as a county commissioner and the two have become interested in buying some land adjacent to a lake in the county and developing a park and recreation area. Therefore, he stops by the office of the Bureau of Outdoor Recreation.

By this time he is not surprised that the conversation turns quickly to the matter of planning. But here again the rules are different, for the Bureau of Outdoor Recreation people are talking about a state-wide plan for outdoor recreation.

Thus we see that all in a day's time, he has talked with four different representatives of the Federal establishment; each talked about planning; but each agency had different planning requirements and the chances are that if he had asked each the basic question, "What do you mean by planning?" he would have received four quite divergent answers.

The problem that is illustrated by this hypothetical mayor's tour was studied in some depth by the Advisory Commission on Intergovernmental Relations in 1964. This research showed that not only are there differences between Federal planning requirements in regard to area-jurisdiction; there is also a fundamental difference between those programs that require comprehensive planning and those that require functional planning. Their survey identified seven programs that positively encourage comprehensive planning for urban development. The short-hand definition used for "comprehensive planning" was "planning for the coordinated physical development of all urban facilities." The classic example of the positive encouragement referred to is the general planning requirement associated with the urban renewal program. Prior to receiving a Federal commitment to assist with the execution of an urban renewal project, a community must have completed preparation of a comprehensive community plan and, in addition, show that the urban renewal project plan is consistent with the comprehensive city plan.

Another group of grant programs are related to comprehensive planning but not so affirmatively. The Advisory Commission found that policies governing ten programs require that an assisted project be "not inconsistent" with comprehensive plans if any exist.

In addition to its review of Federal requirements for coordinating the physical development of all urban facilities, the survey

examined requirements for special purpose planning associated with specific functions. These facts emerged: 15 Federal aid programs require conformance with official plans for the function being assisted; four require review only, not necessarily conformance; and 11 stipulate that aid projects be "not inconsistent" with whatever functional plans already exist.

I have dwelled long enough on the inconsistencies of Federal planning requirements and policies as they have emerged in recent years. Let us now turn our attention to new trends that seem to be developing and try to envision what can be expected in the future. The first observation I would make is that the Federal government is definitely committed to planning. As a good friend of mine who has long worked in local government recently commented, "Boys, the Federal government has married planning." The marriage did not occur at one specific time in a hallowed ceremony, but like all national policies, has been formulated over a period of time. The President's 1965 Message to Congress on "Problems of the Central City and its Suburbs", proclaimed as national policy what is already taking place, agency by agency, on an ad hoc basis. The Message proposed new programs which would:

> ". . .require sound, long-range development programs as a condition of Federal assistance. Whenever it can be done without leaving vital needs unmet, existing programs will also be keyed to planning requirements."

We saw this policy enacted into the laws authorizing several new grant programs during the 89th Congress. Examples of new programs that require conformance with comprehensive planning include: basic water and sewer facilities, neighborhood facilities, urban beautification, FHA mortgage insurance for land development, grants for advance acquisition of land, advances

for public works planning, and amendments to the open-space land program which tie it even more closely to comprehensive planning. There seems to be every reason to expect Congress to impose a comprehensive planning requirement on other new programs in the future and add such a requirement to existing programs as they are amended from time to time.

Two specific pieces of pending Federal legislation deserve mention. One is the Intergovernmental Cooperation Act of 1966. This Bill would require review by a metropolitan planning agency of all applications for Federal loans or grants to assist local governments in a variety of fields. The programs covered are urban renewal, open-space, construction of hospitals, airports, water supply and distribution facilities, sewerage facilities and waste treatment works, highways, transportation facilities, water resources development and land conservation. Before submitting an application to the appropriate Federal agency for assistance under one of these programs, the applicant would have to first submit it to a metropolitan planning agency for review and comment. The comments would have to include information concerning the extent to which the proposed urban development project or program is consistent with comprehensive planning developed or in the process of development for the metropolitan area and the extent to which such project or program would contribute to the fulfillment of the area-wide planning.

This type of review function is already required by several Federal aid programs. The significance of the pending legislation is the extent to which this planning agency review function would be broadened to cover other grant-in-aid programs. Another benefit would be the element of consistency that should follow from such blanket legislation that would apply to programs administered by several different departments. The Intergovernmental Cooperation Act has already passed the Senate

and is under consideration in the House. Even if it is not enacted into law during this session of Congress, it should serve to alert all of us who are involved with planning to an evolving trend in Federal policy.

The other piece of pending Federal legislation I would mention is the Urban Development Act. This legislation was introduced in the Congress for the first time this year and has already been favorably reported out of committee in the Senate. One title of this bill would authorize what might be called "bonus grants" for a number of Federally assisted urban development projects or programs. Bonus grants of up to an additional 20 percent could be made for the following projects: open-space, urban beautification, basic water and sewer facilities, sewerage treatment facilities, airports, mass transportation, land and water conservation fund projects, and projects authorized by the Public Works and Economic Development Act of 1965. The basis for receiving a bonus grant would be a finding by the Secretary of Housing and Urban Development that adequate metropolitan-wide comprehensive planning and programming is underway; that adequate institutional arrangements exist for coordinating public policies and activities in accordance with this planning and programming; and finally that public facility projects which have a major impact on the development of the area are, in fact, being carried out in accord with metropolitan planning and programming.

The passage of this bill could be a tremendous stimulous to metropolitan planning. Local governments in an area that became qualified under the terms of the act would find the door open to much larger Federal grants than they have previously been eligible to receive.

The next basic trend that I see in Federal planning policy is a serious effort to link planning with policy making. There are many people saying that the most cogent observation that can be made about planning of the past is that it has had precious little influence on urban growth patterns. Planning has all too often been carried on in splendid isolation from the actual decision-making processes of government. In an attempt to remedy this deficiency and bridge the gap between planning and decision-making, I see two emerging aspects of Federal policy. One is an emphasis on short-range programming. If the planner paints a picture of what could or should be in the distant future and does not follow this up with a specific, practical course of action that elected officials can follow to attain the desired objectives, he has failed in a basic way. His long-range plans must be translated into tangible programs that can guide those who are responsible for the day-to-day decisions of government.

By way of example, the planning requirements of the basic water and sewer facilities program envision three major phases of the total planning process. First, there must be basic comprehensive planning which covers land use, transportation, water and sewers, open-space and recreation, housing, health and education facilities, community development and renewal, and other aspects of physical, economic and social development of significance to the particular urban area. Second, there must be, as part of or closely coordinated with comprehensive planning, adequate long-range water and sewer planning for the urban area. Here, we see that comprehensive planning and functional planning must be closely integrated, for comprehensive planning establishes the basis for determining future levels and patterns of demand for water and sewer facilities and services. This basis is provided primarily through the land use element, including the distribution of population and economic and other urban activities.

The third major phase of the process is systems programming and coordination. Here, the planner is called on to prepare a water or sewer system improvement program for the urban area covering a 5-10 year development period. The improvement program should: indicate the needed improvements in the system for a 5-10 year development period; include a schedule of priorities general estimates of costs and recommended or anticipated means of financing; and describe the allocation of responsibilities for carrying out the program. These are the practical down-to-earth issues that mayors, city councils, county commissions, and utility boards must deal with on a regular basis and the planner is being called on to furnish professional guidance.

The second emphasis in Federal policy that is designed to make planning more influential in the halls of government is to encourage greater involvement of elected officials in the planning process. The participation of elected officials in the planning process is especially important in areawide planning since the metropolitan or regional planning agency has no single political jurisdictional counterpart. Therefore, it is a must to involve those who do have executive powers. New Jersey's Department of Conservation and Economic Development has argued for this principle quite persuasively. The following paragraph is taken from its publication, The Setting for Regional Planning in New Jersey:

> "To create regional planning boards based solely upon the theory of impartial-distinterested citizen participation and to assign them the job of coping with areawide long-range issues is to invite an unnecessary excursion beyond reality. What regional planning needs is the participation of decision-makers. While this may or may not include participants other than elected officials, it must include the executive officials of those governments taking part in specific regional planning operations."

The main organizational vehicle being used to bring about the involvement of decision-makers is the voluntary association of elected officials, often called a Council of Governments. Such organizations received tremendous impetus in 1965 by amendment of the Urban Planning Assistance Program to make them eligible recipients of 701 grants.

Considerable interest is developing in this type of organization as an institution for areawide planning and policy formation, and I predict that we will see a number of councils established in the future. They are especially adaptable to metropolitan areas and urban regions that involve parts of more than one state.

In conclusion, let me turn more specifically to the relationship between Federal policy and land use planning. Here again there is no simple statement as to Federal policy. I can speak from direct experience as to the policies of the Department of Housing and Urban Development, and know from that experience that the Department has not made an effort to specifically favor any particular land use patterns. The philosophy that has in the past permeated HUD's policies is that sound planning is basic to reasonable and orderly land use, and land use, in turn, is a basic contributor to the urban pattern. Though many might argue the point, I firmly believe that Federal policy is grounded in the conviction that land use decisions, as well as other public policy decisions affecting urban growth, are appropriately made in city hall rather than in Washington. The intent behind planning requirements is to encourage local governments to thoroughly analyze alternative causes of action and inject some degree of rationality into the decision-making process.

I hasten to say that I recognize full well the significance of certain federal policies as influencers of urban growth patterns in the past. Two examples come to mind readily: one has been the traditional favored treatment given to single-family home ownership by national tax policy and the insurance programs of the Federal Housing Administration; the other has been the affect on Urban Transportation systems that has resulted from the strong "roads and rubber" preferance over public mass transportation in federal assistance for developing urban transportation systems. Both of these influences have been major contributors to the urban sprawl pattern of land use that has characterized so much urban growth. Even in the face of these examples, I feel it would be difficult to find a spokesman for the Federal establishment who would admit to a conscious Federal policy that is designed to support particular land use patterns and policies in favor of others.

The final observation I would make about federal policies and land use planning is that Federal policy is coming to recognize that land use planning must be undertaken for entire urban areas, regardless of how many political jurisdictions might be involved. One of the weaknesses of city planning in the past has been too often that it is just that--<u>city</u> planning--planning for one political unit. Planners recognize, and Federal policy is coming to take cognizance of the fact, that in our large urban complexes and metropolitan areas a single city is only a piece of the pie. The structure of local government in these areas has caused some to refer to the typical metropolitan area as a crazy-quilt patchwork. It is impossible to prepare a reasonable land-use plan for East Point without viewing it as a part of the Atlanta area urban configuration.

The result of this recognition of the social and economic unity of urban areas, (even though local government serving these areas is fragmented) is a trend in Federal planning policy to require planning for entire urban areas. This forces representatives of local governments to join together in preparing commonly agreed upon plans for the entire urban complex. Hopefully once such plans are prepared, they will serve as a guide to the individual governments which have the legal authority to implement the plans. This is the theory of what might happen even though many are discouraged with the results of past efforts in multi-jurisdictional planning. The failures of the past should not discourage us from trying even harder in the future and searching out new approaches and techniques.

FEDERAL HOUSING ADMINISTRATION

FHA-ACQUIRED PROPERTIES AVAILABLE FOR SALE OR RENT

Notice to Interested Parties. The attached list of FHA acquired properties is published and made available solely for public information. The listed properties are under the jurisdiction of the local FHA Insuring Office identified on Page 1 and are available for purchase subject to prior sale, rental, change in price, or removal from availability for some other reason. This is not a binding offer to sell or rent, nor is it to be construed as any type of agreement. This list will be revised from time to time to add newly acquired properties or to delete properties sold or rented.

Who May Purchase or Rent an FHA-Acquired Property. Any individual or any company or corporation, regardless of race, creed or color, meeting the downpayment, credit, and other requirements of the FHA may offer to buy or rent an FHA-acquired property. However, only those properties so indicated on the attached are available for rent.

Physical Condition of Properties. The general policy of the FHA is to sell properties in a livable condition. The purchaser of an FHA-acquired property can expect to occupy the property without the need to make extensive repairs.

Sales Procedure. FHA policy is to market all acquired properties on an "Open" basis with offers to purchase being submitted through qualified or licensed local real estate brokers. Offers to purchase may be submitted direct to FHA only when the purchaser cannot secure the services of a qualified broker. The sales price and terms will be the same in either instance. Information about any of the properties listed may be obtained from the FHA Insuring Office identified on the attached Page 1. When making inquiry to the FHA office, the specific property should be identified by giving the FHA case number and the property address. Local brokers will probably have information which the FHA office may not have and which will be of interest, such as type of neighborhood, schools, churches, transportation and shopping.

Financing the Purchase. There are three methods under which FHA-acquired properties may be purchased:

(1) The purchaser pays all cash; or

(2) The purchaser obtains a mortgage loan from a private lender and uses the mortgage proceeds to buy the home from FHA; or

(3) If private financing under 2 above cannot be obtained within thirty days after acceptance by FHA of an offer to purchase, the FHA may accept a mortgage given by the purchaser.

FHA FORM 1220

FEDERAL HOUSING ADMINISTRATION
ATLANTA, GEORGIA
REVISED LIST

ADDRESS ALL REQUESTS TO:
Federal Housing Administration
Property Management Section
300 Peachtree Center Building
230 Peachtree Street, N. W.
Atlanta, Georgia 30303

DATE: August, 1966

TELEPHONE NUMBER:

Acquisition Section	- 526-6576
Sales Section	- 526-6578
Mortgage Serv. Section	- 526-6579

Sales contracts in connection with properties located in areas under Broker Contracts should be directed to the appropriate contract broker. (See listing on the following page.) Offers in connection with other properties for which no contract broker is listed should be directed to this office.

Below is a partial list of properties where the normal 3% down payment does not apply.

No down payment, usual cash advances at closing.

Oak Park Heights Subdivision--Waycross, Georgia

$50.00 down payment, plus usual cash advances at closing.

All Properties in Moultrie & Bainbridge priced at $7,000 and under.
Westfield Properties, Types A,B,C and E--Macon, Georgia
E. Savannah, Cloverdale, Springfield Park, Flatman Village Subdivisions and Type B Properties in Carver Village Subdivision--Savannah, Georgia
All Properties in East Hill Park Subdivision--Valdosta, Georgia

$100.00 down payment, plus usual cash advances at closing.

All Properties located in Eastover Terrace Subdivision--Waycross, Georgia
All Properties located in Effingham County
All Properties in Swainsboro priced under $10,000
Section 221 Properties except those where lower requirements are in effect, Chatham County--Savannah, Georgia
Harrison Village Subdivision--Jesup, Georgia
East Jane Street, Langdale Drive, Robin Street and Wilson Drive Properties--Valdosta, Ga.
Crestview Subdivision--Waycross, Georgia
All Properties in Laurens County Area priced up to and including $12,000
All Properties in Moultrie & Bainbridge priced over $7,000 to $11,500
Evergreen Park Subdivision Properties, Types A and B--Warner Robins, Georgia
All Properties in Bleckley, Jefferson, Lee, Twiggs and Washington Counties priced up to $15,000
All Properties in Camden County priced under $15,000
All Properties in Toombs County priced up to $15,000

$150.00 down payment, plus usual cash advances at closing.

Westfield Properties, Types D and D-1--Macon, Georgia

$200.00 down payment, plus usual cash advances at closing.

All Properties located in Highlands Subdivision priced at $15,000--or less--Smyrna, Georgia
All Properties in Laurens County Area priced over $12,000 to and including $15,000
All Properties in Swainsboro priced from $10,000 to and including $15,000
All Properties in Baywood, Gilbert Heights and Rebel Forest Subdivisions--Atlanta, Georgia
All Properties in Moultrie & Bainbridge priced over $11,500
Chatham County Area Properties, Priced at $15,000 or less except those with lower requirements in effect.
All Properties located in Warner Robins, Georgia except those where lower requirements are in effect.
All Properties located in Chattooga and Glynn Counties priced at $15,000 or less
All Properties located in Perry, Georgia priced at $15,000 or less
All Properties located in Apple Valley and Heatherwood Subdivisions priced at $15,000 or less Clayton County, Georgia
All Properties located in Poole Creek Subdivision---Atlanta, Georgia

Cont'd.

FHA FORM 1220 - Cont'd.

Total cash payment, including estimated cash advances at closing, as little as 3% of sales price.

Wayne County Area, except those where lower requirements are in effect--Jesup, Georgia
All Properties located in Fleming Acres, Richmond Hills, Lumpkin Park and Walker Villa Subdivisions--Augusta, Georgia
Lowndes County Area Properties, except those where lower requirements are in effect.
All Properties in Dublin, Georgia, except those where lower requirements are in effect.

Please note that the properties are listed alphabetically by county; within the county, alphabetically by city; within the city, alphabetically by contract; and if no contract, alphabetically by property address.

AREA	CONTRACT BROKER
Bibb County Area Properties	W. D. Griffith & Son 145 First St.--Macon, Ga. 31202
Camden Area Homes	Way, Peters, Cowden & Langford, Inc. 1417 Union St.--Brunswick, Ga. 31520
Chatham Area Properties	Dotson Realty Company 112 W. Congress St.--Savannah, Ga. 31402
Chattooga County Area Properties	Henderson Insurance & Realty Company 107 S. Commerce St.--Summerville, Ga. 30747
Clayton County Area Properties	Callaway Realty Company 1260 Main Street--Forest Park, Ga. 30050
Cloverdale Properties	R. P. Constantine 25 East Bay St.--Savannah, Ga. 31401
Cobb County Properties	Sisk and Company 1401 Cherokee St.--Marietta, Ga. 30060
Colquitt County Area Properties	Spooner Real Estate 1308 First St.--Moultrie, Ga. 31768
Decatur County Area Homes	Miles Insurance Agency 502 W. Shotwell St.--Bainbridge, Ga. 31717
DeKalb County North Area Properties	Harold E. Kilgore 403 W. Ponce De Leon Ave.--Decatur, Ga. 30030
DeKalb County South Area Properties	H & B Realty & Insurance Company 3838 Glenwood Rd.--Decatur, Ga. 30032
Dougherty County Area Properties	Albany Realty Company P. O. Box 1053--Albany, Ga. 31702
Emanuel County Area Properties	Waller Insurance Agency & Real Estate 230 W. Main St.--Swainsboro, Ga. 30401
Evergreen Park & Piedmont Heights Properties	Georgia Realty & Management 1616 Watson Blvd.--Warner Robins, Ga. 31093
Floyd County Area Homes	Harvey-Given Company Box 431--Rome, Ga. 30162
Fulton County South Area Properties	Ace Realty Company 589 Ashby St., SW--Atlanta, Ga. 30310
Glynn County Area Properties	Way, Peters, Cowden & Langford, Inc. 1417 Union St.--Brunswick, Ga. 31520
Houston County North Area Properties	Rowland Realty Company 1546 Watson Blvd.--Warner Robins, Ga. 31093
K-G-L Properties	Augusta Realty Company 105 Marion Bldg.--Augusta, Ga. 30902
Laurens County Area Homes	Curry Insurance Agency 205 N. Jefferson St.--Dublin, Ga. 31021
Lowndes County Area Properties	The Lilly Company 105 Brookwood Dr.--Valdosta, Ga. 31601
Muscogee County Area Properties	Josiah & Joe Flournoy 3131 Macon Rd.--Columbus, Ga. 31906
Richmond County North Area Properties	Augusta Realty Company 105 Marion Bldg.--Augusta, Ga. 30902
Richmond County South Area Properties	Charles J. O'Connor Realty Company 108 Eighth St.--Augusta, Ga. 30902

AREA	CONTRACT BROKER
Savannah Properties	J. W. Lyons 1208 Barnard St.--Savannah, Ga. 31401
Walker Villa Properties	Augusta Realty Company 105 Marion Bldg.--Augusta, Ga. 30902
Ware County Area Homes	Lott Investment Company 300 Williams St.--Waycross, Ga. 31501
Wayne County Area Homes	Norris B. Strickland Agency 295 S. Macon St.--Jesup, Ga. 31545
Westfield Properties	Georgia Realty & Management 1616 Watson Blvd.--Warner Robins, Ga. 31093

FEDERAL HOUSING ADMINISTRATION
300 Peachtree Center Building
230 Peachtree Street, N. W.
Atlanta, Georgia 30303

August, 1966

TO ALL LICENSED REAL ESTATE BROKERS:

This listing cancels all previous listings.
A commission of 5% of the selling price will be paid to you at time of closing. Prices are firm and not subject to lower offer. Offerings are subject to prior sale, withdrawal or change without notice. Financing of the mortgage is to be obtained by the selling broker through an approved mortgagee. (See listing of participating mortgagees attached.) All offers must be submitted on FHA Standard Retail Sales Contract (Form 2384) and are subject to the terms and conditions thereof. Purchasers must be acceptable to the Commissioner; and to obtain maximum mortgage and minimum down payment as listed, the purchaser must be an owner-occupant.

Submit all contract packages and direct further inquiries to the Management Broker indicated. Brokers in areas not under the jurisdiction of an Area Management Broker will forward all documents direct to FHA.

The showing of FHA acquired properties prior to their being made available for sale by inclusion in this listing or the newspaper supplement to this listing is prohibited.

When pre-showing is brought to our attention, we have been authorized to refuse the acceptance of purchase offers from the broker involved for a period of up to 90 days. This prohibition against pre-showing should be called to the attention of all salesmen immediately, as any suspension will apply to an entire broker organization and not only to the individual salesman operating within the organization.

An offer received prior to the property being released in our Public Information List or newspaper supplement shall be returned. The first offer, meeting published requirements, received by the area broker or if no area broker by this office shall establish priority provided such offer is accompanied by appropriate earnest money deposit in the form of a certified or cashier's check drawn in the purchaser's name and payable to the Federal Housing Administration. This precedence shall be maintained until and unless the offer is rejected on the basis of credit or withdrawn by the prospective purchaser.

If the order of precedence is not determinable because of simultaneous offers, that is two or more offers on the same property received at the opening of business on the day that the price of the property first becomes effective or two or more offers on the same property received simultaneously at any time thereafter, the decision as to precedence will be decided by lot.

No priority may be established prior to the opening of business on the day a price becomes effective for a property.

Contract submission should consist of: Sales Contract (2384) signed copies as provided; Brokers Tender (2385) original and 2 copies; 2900 copies as provided; 2 copies of Credit Report; 2004-F (original and 1 copy); 2004-G (original and 1 copy): Check payable to Federal Housing Administration. All earnest money is to be purchaser's certified check, post office or bank money order, cashier's or other banker's check made payable to FHA and showing purchaser's name or remitter. Checks representing earnest money refunds will be returned direct to purchaser. Show FHA Case Number on the face of the remittance.

<u>Lockbox keys may be obtained from the Management Broker. Under no circumstances must a lockbox key be given to a prospective purchaser.</u>

The sales contract and credit package will be delivered to FHA by the Management Broker. Preliminary review and credit analysis will be conducted simultaneously, and if the sales contract is acceptable as to the price and terms and the purchaser is deemed acceptable for mortgage insurance, a letter of approval will be issued to the selling broker, along with a copy of the approved sales contract for delivery to the purchaser. Upon receipt of the approval letter, the selling broker is responsible for assisting the approved purchaser in arranging financing with the mortgagee of his choice. It is the selling brokers responsibility to follow-up approved cases with the mortgagee to assure prompt closing. An approved purchaser may rent the property at this stage by contacting the Management Broker. Occupancy can be authorized <u>only</u> by the Management Broker or FHA.

INDEX

CITY	PAGE	CITY	PAGE
Albany	12	Macon	4
Athens	9	Marietta	10
Atlanta	11,12,13	Milledgeville	4
Augusta	18,19	Morrow	10
Bainbridge	11	Pelham	18
Brunswick	13	Perry	13
Cairo	13	Quitman	5
Camilla	18	Rex	10
Cartersville	4	Rincon	12
Chamblee	11	Riverdale	10
Clarkston	11	Rome	12
Cochran	5	Sardis	5
College Park	10	St. Marys	5
Conley	10	St. Simons Island	13
Columbus	18	Savannah	5,6,7,8,9
Decatur	11,12	Smyrna	10
Dublin	16,17	Statesboro	5
East Dublin	17	Swainsboro	12
Forest Park	10	Sylvania	19
Hapeville	12	Sylvester	20
Hartwell	13	Thomasville	19
Hazlehurst	16	Tifton	19
Jeffersonville	20	Valdosta	17
Jesup	20	Vidalia	19
Jonesboro	10	Wadley	16
Lyons	20	Warner Robins	13,14,15,16
Mableton	10	Waycross	20

NOTICE

Our facilities do not permit furnishing more than one property listing for each real estate broker. If additional copies are needed they should be reproduced locally.

Please note also that this listing is supplemented daily in the State Edition of the Atlanta Journal and the Atlanta Constitution.

SP-Indicates Sale Pending

FHA Case Number	Repaired Price	Property Address	As-Is Price	Type Constr.	Bed Rms.	Bath	% of Bsmt.	Garage/ Carport	Type Heat		Office Code
				BALDWIN COUNTY							
				MILLEDGEVILLE							
10-162752	9,350	150 Chatham Street		AsbShg	2	1	0	None	Floor Furnace	C	12-5
10-162903	11,400	88 Lee Circle South		CBV	3	1	0	Carport	Wall Heater	C	2-6
10-156672	10,350	12 Stuart Circle		CBV	3	1	0	Carport	Wall Heater	C	12-5
				BARROW COUNTY							
				CARTERSVILLE							
101-027178-203	17,000	13 Boatner Avenue		FBV	3	2	0	None	Forced Air Gas	C	12-5
				BIBB COUNTY							
				MACON							
				WESTFIELD PROPERTIES - MANAGEMENT CONTRACT NO. 061-73 LOCATED IN WESTFIELD AND VINSON VILLAGE SUBDIVISIONS							
10-096624	6,500	4912 Bradley Place		AsbSdg	3	1	0	None	Wall Heater	C	1-6
10-116081	6,500	5704 Deborah Dr.		AsbShg	2	1	0	None	Wall Furnace	C	12-0
10-101045	6,500	4926 Faubus Ave.		AsbShg	2	1	0	None	Wall Furnace		1-3
10-101049	6,500	4932 Faubus Avenue		AsbSdg	2	1	0	None	Wall Heater	C	2-3
10-116091	6,500	5703 Frederica Pl.		AsbShg	3	1	0	None	Wall Furnace	C	1-2
10-105335	6,500	5726 Frederica Pl.		Frame	3	1	0	None	Wall Furnace	C	4-4
10-105338	6,500	5746 Frederica Pl.		AsbShg	3	1	0	None	Wall Furnace		10-1
10-116089	6,500	5719 Fredericksburgh		AsbShg	3	1	0	None	Wall Furnace		5-2
10-135093	8,850	2927 Jadan Place		CBV	3	1	0	None	Wall Furnace		9-4
10-135095	8,850	2843 Jadan Place		CBV	3	1	0	None	Wall Furnace		8-3
10-135096	8,850	2851 Jadan Place		CBV	3	1	0	None	Wall Furnace		6-3
10-135103	8,850	2937 Jadan Place		BkVen	3	1	0	None	Wall Furnace		1-5
10-135104	8,850	2945 Jadan Place		BkVen	3	1	0	None	Wall Furnace	C	7-4
10-123555	6,500	2952 Jadan Place		AsbShg	3	1	0	None	Wall Furnace		12-1
10-123578	6,500	2830 Leone Dr.		AsbShg	3	1	0	None	Wall Furnace		1-5
10-123558	6,500	2933 Leone Dr.		AsbShg	3	1	0	None	Wall Furnace		9-2
10-105325	6,000	5750 Satterfield Dr.		AsbShg	2	1	0	None	Wall Furnace		2-1
10-105353	6,500	5751 Satterfield Dr.		AsbShg	3	1	0	None	Wall Furnace	C	12-0
10-116057	6,500	5712 Sterling Pl.		AsbShg	3	1	0	None	Wall Furnace		1-5
10-123553	6,500	2881 Walmar Dr.		AsbShg	2	1	0	None	Wall Furnace	C	5-2
10-092996	6,000	4914 York Place		AsbSdg	2	1	0	None	Wall Furnace	C	2-0
				BIBB AREA PROPERTIES - MANAGEMENT CONTRACT NO. 061-121							
				MACON							
101-045082-203	12,500	1532 Cambridge Road		Frame	3	1	0	None	Forced Air Gas	C	5-5
101-047485-203	12,500	2549 Echols Place		ConcBlk	3	1	0	Carport	2 Wall Heaters	C	4-6
10-152722	13,600.	4360 Fairfax Drive		FBV	3	1	0	Carport	Gas Furnace	C	9-4
101-010423-203	8,500.SP	3063 Margaret Drive		AsbShg	3	1	0	None	Wall Furnace	C	11-3
10-075619	7,250.	3011 Sommers Drive		DSB	2	1	0	None	Wall Furnace	C	3-4
101-013338-203	11,900	1521 Walker Road		PermaStone	2	1	0	Carport	Floor Furnace	C	12-5
10-120024	13,200	1971 Winston Drive		Brk	3	1	0	Carport	Forced Air Gas	C	5-4

BROOKS COUNTY

QUITMAN

101-013124-221	9,500.	Roundtree Street	BkVen	3	1	0	Carport	Gas Furnace	C	6-4

BLECKLEY COUNTY

COCHRAN

10-141426	10,750	506 Purser Drive	CBV	3	1	0	Carport	Floor Furnace		

BULLOCH COUNTY

STATESBORO

10-153956	10,050	7 Hunnicutt Drive	AsbSdg	3	1	0	None	Wall Furnace	C	9-5
10-121378	12,450	5 Nelson Way	FBV	3	1	0	Carport	2 Wall Furnaces	C	2-6

BURKE COUNTY

SARDIS

101-013466-203	11,400	E/S Highway 23	Frame	3	1	0	None	Space Heater	C	10-5

CAMDEN COUNTY

CAMDEN AREA HOMES - MANAGEMENT CONTRACT NO. 061-114

ST. MARYS

10-066742	8,800.	505 Ann Street	AsbShg	3	1	0	None	Floor Furnace		12-3
10-066737	7,450	508 Ann Street	AsbShg	2	1	0	None	Floor Furnace		9-4
10-071797	9,500	603 Ann Street	AsbSdg	3	1	0	Carport	Floor Furnace		8-3
10-123480	9,250	127 Borrell Blvd.	AsbShg	3	1	0	Pad	Wall Furnace		4-5
10-124514	9,250	128 Borrell Boulevard	BV	3	1	0	None	Wall Furnace	C	12-1
10-150563	9,250	212 Borrell Blvd.	AsbSdg&BV	3	1	0	None	Wall Furnace		4-4
10-133536	9,750	300 Borrell Blvd.	AsbShg	3	1	0	None	Wall Furnace		7-4
10-133539	9,750	306 Borrell Blvd.	AsbShg	3	1	0	None	Wall Furnace		7-3
10-124266	11,000.	1204 Dilworth Street	BkVen	3	1	0	Carport	Gas Furnace		1-4
10-134551	9,250	111 Gunter St.	AsbSdg	3	1	0	None	Wall Furnace		10-3
10-163216	9,750	117 Gunter St.	AsbSdg	3	1	0	Carport	Wall Furnace		11-4
10-134550	9,750	119 Gunter St.	AsbSdg	3	1	0	Carport	Wall Furnace		1-5
10-163215	9,750	121 Gunter St.	AsbSdg	3	1	0	Carport	Wall Furnace		5-3
101-006004-203	9,750	123 Gunter St.	AsbSdg	3	1	0	Carport	Wall Furnace		7-4
10-157409	10,000	202 Gunter Street	PlyWood	3	1	0	Carport	Wall Heater	C	11-5
101-007987-203	9,750	212 Gunter Street	Frame	3	1	0	Carport	Wall Heater	C	7-5
10-068220	7,450	608 Margaret St.	AsbShg	2	1	0	None	Floor Furnace		8-4

CHATHAM COUNTY

CHATHAM AREA PROPERTIES - MANAGEMENT CONTRACT NO. 061-75

SAVANNAH

10-118168	9,500	1533 East 31st Street	Frame	3	1	0	Carport	Forced Air Gas	C	11-5
101-014073-203	7,000	1322 East 32nd Street	Clapboard	3	1	0	None	Floor Furnace	C	3-6
302332-10	8,500	2415 E. 37th St.	AsbSdg	2	1	0	None	Floor Furnace	C	6-3
10-143461	8,400	1217 E. 38th Street	NovSdg	3	1	0	Garage	Floor Furnace	C	9-5

10-115529	7,000	1806-1808 East 39th Street		ConcBlk	2	1	0	None	Flue	C	5-6
10-110922	8,300	1830 East 39th Street		BV	2	1	0	None	Floor Furnace	C	2-6
10-113008	10,450	1408 East 40th Street		AsbShg	3	2	0	None	2 Floor Furnaces	C	11-5
101-025927-203	7,500	2316 East 42nd Street		AsbShg	2	1	0	None	Gas Furnace	C	4-6
101-033081-203	10,900	2206 E. 43rd Street		AsbShg	3	1	0	Garage	Floor Furnace	C	12-5
302221-10	11,250	1544 East 53rd Street		BV	3	1	0	Garage	Forced Air Gas	C	2-4
205195-10	9,200	1119 East 57th Street		AsbSdg	3	1	0	None	2 Wall Heaters	C	3-6
10-101895	9,500	1711 East 57th Street		Brk&PlyWood	3	1	0	Carport	Forced Air Gas	C	5-6
10-099471	9,500	1709 E. 58th St.		Frame	3	1	0	Carport	Forced Air Gas	C	10-5
10-099470	13,700.	1715 E. 58th Street		BkVen	3	1	0	Carport	Forced Air Gas	C	6-2
10-136976	8,600	2211 East 58th Street		AsbShg	2	1	0	None	Floor Furnace	C	2-6
10-137909	11,900	1617 East 59th Street		FBV	3	1	0	Carport	Forced Air Gas	C	2-6
10-148691	7,000	1219 E. 60th St.		AsbShg	2	1	0	None	Floor Furnace	C	11-5
10-083479	7,500	2104 Alaska Street		AsbShg	2	1	0	None	Flue	C	6-5
101-011277-203	8,400	5545 Alma Street		AsbSdg	3	1	0	None	Wall Heater	C	2-6
303303-10	7,350	40 Arline Drive		AsbSdg	2	1	0	None	Space Heater	C	7-3
10-113313	11,750	14 Arrowhead Court		BK&AsbShg	3	1½	0	None	Forced Air Gas	C	1-6
303161-10	11,250	2220 Bacon Park Drive		AsbShg	3	1	0	Carport	Forced Air Gas	C	1-6
10-130636	11,750	2221 Bacon Park Drive		OBV	3	1	0	Carport	Forced Air Gas	C	7-3
302980-10	7,000	2146 Barbara Street		AsbShg	2	1	0	None	Oil Circulator	C	9-4
101-039727-222	14,500	421 Barnhill Drive		Brick	3	1½	0	Carport	Forced Air Gas	C	5-6
10-101997	14,000	702 Beauregard Street		BV	3	1½	0	Carport	Forced Air Gas	C	12-4
10-143289	7,500	1931 Beech St.		AsbShg	2	1	0	None	Gas Furnace	C	4-4
10-117536	7,200	2207 Beach St.		CedShg	2	1	0	None	Floor Furnace	C	12-2
101-045793-203	6,500	5513 Betty Drive		AsbShg	2	1	0	None	Space Heater	C	8-5
10-103599	All-Cash	5529 Betty Drive	4,500	AsbSdg	2	1	0	None	Flue		10-2
10-119979	7,500	5601 Betty Drive		AsbSdg	2	1	0	Carport	Space Heater	C	11-2
101-027869-203	14,300	5620 Betty Drive		PlyWood	4	2	0	None	Forced Air Gas	C	3-6
10-127309	7,000	5621 Betty Drive		AsbSdg	2	1	0	None	Space Heater	C	8-1
101-025899-203	12,450	5628 Betty Drive		BV	4	2	0	None	Forced Air Gas	C	3-6
101-040628-203	11,900	5632 Betty Drive		AsbShg	3	1½	0	None	Forced Air Gas	C	4-6
101-013155-203	11,500	5804 Betty Drive		Frame	3	1	0	Carport	Forced Air Gas	C	3-5
10-113314	12,750	5906 Betty Drive		AsbShg	3	1½	0	Carport	Forced Air Gas	C	4-1
10-123829	12,500	6009 Betty Drive		BV	4	1	0	None	Forced Air Gas	C	12-4
10-125580	8,000	2246 E. Bolton St.		Frame	2	1	0	None	Floor Furnace	C	6-2
10-129799	7,500	2248 East Bolton St.		AsbSdg	2	1	0	None	Floor Furnace	C	11-3
303687-10	8,000	2250 E. Bolton St.		AsbBrk	2	1	0	None	Floor Furnace	C	4-61
101-052082-203	12,000	2318 Bonna Bella Ave.		Bk&PlyWd	3	1	0	None	Forced Air Gas	C	9-5
10-115078	9,750	5310 Bonnie Drive		AsbShg	3	1	0	None	Flue	C	8-5
10-147681	7,000.	5321 Bonnie Drive		AsbShg	2	1	0	None	Flue	C	8-2
10-152621	13,200	2122 Brentwood Drive		BV	3	1	0	None	Forced Air Gas	C	1-6
302960-10	13,950	407 Briarcliff Circle		FBV	3	2	0	Carport	Forced Air Gas	C	3-1
10-129206	13,500	408 Briarcliff Circle		FBV	3	2	0	Carport	Forced Air Gas	C	1-6
302088-10	7,000	2131 Brogdon Street		AsbShg	2	1	0	None	Gas Heat	C	3-4
10-113323	9,700	323 Bunting Drive		AsbShg	3	1	0	Carport	Forced Air Gas		5-1
10-113333	9,700	327 Bunting Drive		AsbSdg	3	1	0	Carport	Space Heater	C	4-1
10-127624	9,700	330 Bunting Drive		AsbSdg	3	1	0	Carport	Forced Air Gas	C	7-4
10-113331	9,700	331 Bunting Drive		AsbShg	3	1	0	Carport	Wall Furnace	C	7-4
10-127626	9,850	334 Bunting Drive		AsbSdg	3	1	0	Carport	Forced Air Gas	C	2-6
10-113329	9,700	335 Bunting Drive		AsbShg	3	1	0	None	Space Heater	C	8-1
304577-10	12,500	10 Burbank Boulevard		Brk&PlyWood	3	1	0	Garage	Forced Air Gas	C	5-6
10-134898	14,500	24 Burbank Blvd.		FBV	3	2	0	Garage	Forced Air Gas	C	6-3
101-014889-222	12,000	107 Burbank Blvd.		AsbShg	3	1	0	Carport	Forced Air Gas	C	1-6
10-156082	13,950	110 Burbank Boulevard		OBV	3	1½	0	Carport	Forced Air Gas	C	2-6
302036-10	7,500	1927 Causton Bluff Rd.		AsbSdg	2	1	0	None	Gas Space Heater	C	3-2
101-013405-203	8,000	2116 Causton Bluff Road		AsbShg	2	1	0	None	Floor Furnace	C	5-6
981-012327-203	8,000	2127 Causton Bluff Rd.		AsbShg	2	1	0	None	Flue	C	11-4
10-118122	8,000	2203 Causton Bluff Rd.		AsbSdg	2	1	0	None	Floor Furnace	C	9-3
10-119292	10,000	1924 East Clemson Street		Frame	3	1	0	Carport	Forced Air Gas	C	6-1
101-042883-203	12,450	515 Collingwood Drive		BV	3	1½	0	Carport	Forced Air Gas	C	3-6
10-117592	7,500	1313 Collins Street		BV	2	1	0	None	Floor Furnace	C	5-2
101-017469-203	11,400	8614 East Creighton Place		Brick	3	1¼	0	None	Forced Air Gas	C	4-6
10-134931	13,150	8629 Creighton Place West		FBV	3	1½	0	Carport	Forced Air Gas	C	11-5
101-034705-203	10,400	8527 Cresthill Avenue		AsbShg&Bk	3	1	0	Carport	Wall Heater	C	2-6

10-123490	9,350	1616 Damon Street	Frame	3	1	0	Garage	2 Wall Heaters	C	11-5	
10-135556	11,500	12409 Deerfield Rd.	CBV	3	1	0	Garage	Forced Air Gas	C	1-6	
10-135905	12,500	12405 Deerfield Road	CBV	3	1	0	Carport	Forced Air Gas	C	1-6	
10-131951	13,000	12408 Deerfield Road	BV	3	1	0	Carport	Forced Air Gas	C	1-6	
10-136754	16,000	12409 Deerfield Road	FBV	3	2	0	Garage($400Dn)	Forced Air Gas	C	1-6	
10-128035	13,450	12411 Deerfield Road	OBV	3	2	0	Garage	Forced Air Gas	C	4-6	
304404-10	15,000	12434 Deerfield Road	FBV	3	2	0	Carport	Forced Air Gas	C	1-6	
304857-10	13,000	17 DelMar Circle	Plywd&Bk	3	2	0	Carport	Forced Air Gas	C	8-5	
101-055004-203	15,000	22 DelMar Circle	Brick	3	2	0	Garage	Forced Air Gas	C	5-6	
301938-10	12,000	414 Delores Drive	Bk&PlyWd	3	1	0	None	Forced Air Gas	C	12-5	
10-131652	14,500	327 East DeRenne Avenue	NovSdg	3	1	0	None	Floor Furnace	C	3-6	
301032-10	14,500	117 Dyches Drive	OBV	3	1½	0	Carport	Forced Air Gas	C	11-5	
303538-10	14,500	604 Dyches Drive	NovSdg&Bk	3	2	0	Carport	Forced Air Gas	C	7-5	
303382-10	11,600	5904 Edison Avenue	OBV	3	1	0	Garage	Forced Air Gas	C	1-6	
10-150555	12,500	6002 Edison Avenue	BkSdg	3	1	0	Garage	Forced Air Gas	C	6-5	
10-083683	9,000	121 Elm Street	Conc.Blk	2	1	0	None	Forced Air Gas	C	5-6	
810-01167	6,500	5520 Emory Drive	AsbShg	2	1	0	None	Flue	C	4-6	
10-077813	6,500	5528 Emory Drive	AsbShg	2	1	0	None	Oil Circulator	C	4-6	
10-154628	8,000	5612 Emory Drive	AsbSdg	2	1	0	None	Space Heater	C	4-2	
10-137559	7,250	5645 Emory Drive	AsbSdg	2	1	0	None	Space Heater	C	7-1	
101-050017-203	11,900	2617 Evergreen Avenue	BV&PlyWood	3	1½	0	None	Forced Air Gas	C	1-6	
10-109031	11,500	19 Fairmont Avenue	Bk&PlyWood	3	1	0	Carport	Forced Air Gas	C	11-5	
10-119105	15,000.	5810 Fairview Avenue	BkVen	3	2	0	Carport	Forced Air Gas	C	2-1	
10-123086	13,500.	6007 Fairview	BkVen	3	2	0	Carport	Forced Air Gas	C	4-2	
10-131791	12,500	6008 Fairview Avenue	BV	3	1	0	Garage	Forced Air Gas	C	1-6	
10-140523	8,850	2409 Florida Avenue	AsbShg	3	1	0	None	Floor Furnace	C	2-6	
10-146962	11,900	2410 Florida Avenue	AsbShg	3	1	0	None	Forced Air Gas	C	3-6	
302486-10	7,500	2507 Florida Avenue	AsbSdg	2	1	0	None	Floor Furnace	C	11-1	
10-115367	7,500	2006 Fox Street	AsbShg	3	1	0	None	Wall Furnace	C	10-5	
10-119725	11,700	21 Gerald Drive	AsbShg	3	1	0	Carport	Forced Air Gas	C	12-5	
10-111886	11,500	23 Gerald Drive	BV	3	1	0	Carport	Forced Air Gas	C	12-3	
10-130263	7,000	13 Gilliam Avenue	AsbSdg	2	1	0	None	Oil Circulator	C	8-3	
304541-10	7,500	2220 Greenwood Street	AlmnSdg	2	1	0	None	Space Heater	C	10-5	
302154-10	14,000	1337 Halcyon Dr.	NovSdg	3	1	0	Carport	Forced Air Oil	C	10-5	
10-113939	7,500	2011 Hawthorne St.	AsbShg	2	1	0	None	None	C	7-1	
10-141763	7,850	2103 Hawthorne Street	FrameShg	2	1	0	None	Floor Furnace	C	11-3	
302491-10	8,350	2109 Hawthorne St.	NovSdg	2	1	0	None	Floor Furnace	C	5-3	
101-023196-222	8,800	2207 Hawthorne Street	NovSdg	2	1	0	Garage	Floor Furnace	C	4-6	
304315-10	10.000	116 Helmken St.	AsbShg	3	1	0	Carport	Forced Air Gas	C	5-5	
303243-10	11.100	1412 Hendry Avenue	NovSdg	3	1	0	Carport	Forced Air Gas	C	10-4	
10-121640	11,100	1418 Hendry Ave.	Plywood	3	1	0	Carport	Forced Air Gas	C	5-1	
10-121641	10,250	1420 Hendry Avenue	NovSdg	3	1	0	Carport	Forced Air Gas	C	12-5	
303389-10	11,100.	1422 Hendry Avenue	WoodShg	3	1	0	Carport	Forced Air Gas	C	12-2	
302953-10	14,500	1 Hillyer Dr.	Brick	3	2	0	Carport	Forced Air Gas	C	5-5	
302641-10	11,000	214 Inglewood Drive	FBV	3	1	0	Carport	Forced Air Gas	C	3-6	
302844-10	11,900	316 Inglewood Drive	Brk&PlyWood	3	1	0	Carport	Forced Air Gas	C	4-6	
304532-10	11,000	406 Inglewood Drive	Brick	3	1	0	Carport	Forced Air Gas	C	4-6	
10-118298	12,500	2303 Iris Street	BV	3	1	0	Carport	Forced Air Gas	C	9-1	
10-131994	11,250	5616 Jan Street	AsbShg	3	1	0	Carport	Forced Air Gas	C	4-6	
10-086852	14,300.	105 Juniper Circle	BkVen	3	1	0	None	Forced Air Gas	C	1-4	
301765-10	11,500	110 Juniper Cir.	NovSdg	3	1	0	Carport	Forced Air Gas	C	1-5	
101-029547-203	12,750	114 Juniper Cir.	AsbShg	3	1	0	Carport	Forced Air Gas	C	9-5	
300585-10	13,950	12408 Juniper Circle	BkVen	3	1	0	Carport	Forced Air Gas	C	1-4	
101-046988-222	14,000	7 Kenmore Drive	Frame&Bk	3	2	0	Carport	Forced Air Gas	C	7-5	
10-123959	14,500	11 Kenmore Dr.	13,850 CBV	3	2	1	Carport	Forced Air Gas	C	8-3	
10-091636	12,500	12518 King Palm Drive	AsbSdg	3	1	0	Carport	Forced Air Gas	C	1-6	
10-141247	12,700	1507 King's Way	OBV	3	1	0	Carport	Forced Air Gas	C	2-6	
300514-10	16,000	12506 Kingwood Drive	SandStoneBlk	3	2	0	Carport($400Dn)	Forced Air Oil	C	3-6	
10-131324	13,200	12416 Largo Drive	BV	3	1	0	None	Forced Air Gas	C	7-2	
301098-10	12,500	1356 LaVon Ave.	ConcBlk	3	1½	0	Carport	Forced Air Gas	C	10-0	
10-102218	12,250	321 Lindwood Rd.	Brick	3	1½	0	Carport	Forced Air Gas	C	7-5	
301556-10	12,000.	325 Linwood Road	Brick	3	1	0	Carport	Electric Radiant	C	3-2	
304513-10	13,000	328 Linwood Road	BkVen	3	2	0	Garage	Gas Furnace	C	6-4	
10-129182	12.500	407 Linwood Road	FBV	3	1	0	None	Forced Air Gas	C	10-3	
10-147717	12,000.	413 Lindwood Road	Brick	3	1	0	None	Forced Air Gas	C	8-3	

303878-10	13,500	414 Linwood Rd.	Brick	3	2	0	Carport	Forced Air Gas	C	12-4
10-133946	7,800	2146 Louisiana Avenue	AsbShg	2	1	0	Garage	Floor Furnace	C	1-6
10-138981	10,750	2614 Louisiana Ave.	AsbSdg	3	1	0	None	Forced Air Gas	C	2-2
10-107355	11,450	8601 Lynn Avenue	AsbShg&Bk	3	1	0	Carport	Forced Air Gas	C	8-5
10-113345	9,750	377 Manor Drive	AsbShg	3	1	0	Carport	Forced Air Gas	C	8-5
10-113341	9,250	333 Manor Drive	AsbSdg	3	1	0	Carport	Forced Air Gas	C	9-3
10-137956	11,100	2328 Margaret Street	BV	3	1	0	None	Forced Air Gas	C	11-2
101-025780-223	16,500	501 Mimosa Place	CBV	3	2	0	Garage($400Dn)	Forced Air Gas	C	10-5
10-153598	8,300	2114 New Mexico Street	CedShg	2	1	0	None	Floor Furnace	C	2-6
303549-10	7,200	2213 New Mexico Ave.	AsbSdg	2	1	0	None	Floor Furnace	C	10-2
303188-10	12,850	12417 Northwood Rd.	AsbShg	3	1½	0	Carport	Forced Air Gas	C	7-5
10-153449	15,500	12425 Northwood Rd.	Brick	3	2	0	Gar. ($300.Dn)	Forced Air Gas	C	8-5
101-002845-222	17,600	12458 Northwood Rd.	Bk&Frame	3	2	0	CP ($500.Dn)	Forced Air Gas	C	12-5
10-097072	7,500.	1306 E. Park Avenue	AsbShg	2	1	0	None	None	C	12-1
303173-10	11,750	30 North Parkwood Drive	AsbSdg	3	1	0	Carport	Forced Air Gas	C	3-2
10-141077	11,500	33 S. Parkwood Drive	Asb&Bk	2	1	0	Carport	Forced Air Gas	C	3-6
301129-10	10,400	35 Parkwood Drive	AsbSdg	3	1	0	None	Forced Air Oil	C	6-3
10-142222	11,500	36 Parkwood Drive	AsbSdg	3	1	0	Carport	Forced Air Gas	C	8-2
10-144139	10,000	41 Parkwood Drive	AsbShg&Bk	3	1	0	None	Forced Air Gas	C	5-5
10-140467	10,900	48 Parkwood Drive	Cedar-Shg	3	1	0	None	Floor Furnace	C	9-3
302234-10	11,300	94 Pine Valley Road	AsbShg	3	1	0	None	Floor Furnace	C	6-5
10-136890	13,000	2361 Ranchland Drive	BV	3	1	0	None	Forced Air Gas	C	2-4
10-125840	14,500	10 Regent Drive	OBV	3	2	0	Carport	Forced Air Gas	C	12-5
101-013057-203	15,000	12 Regent Drive	OBV	4	1½	0	Garage	Forced Air Gas	C	1-6
201337-10	10,250	336 River View Dr.	PlyWd	3	1	0	None	Wall Furnace	C	5-5
101-009005-203	13,450	14 San Fernando Boulevard	BV	3	1½	0	Carport	Forced Air Gas	C	3-6
101-028470-222	11,900	9 Sangelo Road	BV&Frame	3	1½	0	Carport	Wall Heater	C	3-6
101-027620-203	11,750	10 St. Catherine St.	ConcBlk&Bk	3	1½	0	Carport	Forced Air Gas	C	9-5
101-032624-203	12,250	19 St. Catherine St.	ConBlk	3	1	0	Carport	Forced Air Gas	C	1-5
305989-10	11,800	1 Seminole Street	BkPlyWood	3	1	0	Carport	Forced Air Gas	C	3-6
304470-10	11,400	209 Seminole Street	BrkPlywd	3	1	0	Carport	Forced Air Gas	C	1-6
300911-10	14,500	311 Sharondale Rd.	BVFr	3	2	0	Carport	Floor Furnace	C	3-4
101-026983-222	16,000	314 Sharondale Road	BV	4	2	0	Garage($400Dn)	Forced Air Gas	C	2-66
300600-10	13,950	374 Sharondale Road	BV	3	2	0	Carport	Forced Air Gas	C	11-3
10-141345	16,000	4 Sheridan Drive	BrkPlywood	3	2	0	Garage($400Dn)	Forced Air Gas	C	12-5
10-136357	14,500	22 Sheridan Court	Brick	3	1½	0	None	Forced Air Gas	C	9-5
305342-10	11,500	17 Sidney Drive	Brk	3	1	0	Carport	Forced Air Gas	C	3-6
10-119719	12,250.	29 Sidney Drive	FBV	3	1	0	Carport	Forced Air Gas	C	7-3
301988-10	12,500	6 Silverstone Circle	AsbShg	3	1½	0	None	Forced Air Gas	C	9-4
303049-10	12,250	24 Silverstone Cir.	AsbShg	3	1½	0	None	Forced Air Gas	C	7-5
303179-10	12,000	48 Silverstone Cir.	AsbShg	3	1	0	Carport	Forced Air Gas	C	7-5
302439-10	12,000	52 Silverstone Cir.	AsbShg	3	1	0	Garage	Forced Air Gas	C	7-5
10-128702	9,900.	4623 Skidaway Road	Block	3	1	0	Carport	Forced Air Oil	C	4-3
101-002161-203	10,900	29 Skyline Drive	AsbSdg	3	1	0	Carport	Forced Air Gas	C	4-6
10-116146	12,950	15 Skyline Drive	AsbSdg	3	1½	0	Carport	Forced Air Gas	C	12-5
10-128430	13,000	52 Skyline Drive	AsbShg	3	1½	0	None	Forced Air Gas	C	2-6
10-130950	7,500	1613 Smart Street	AsbShg	2	1	0	None	Wall Furnace	C	3-5
10-130953	7,500	1615 Smart Street	AsbSdg	2	1	0	None	Wall Heater	C	2-6
10-107902	12,450	17 Summit Drive	AsbShg	3	1	0	None	Forced Air Gas	C	2-6
301689-10	14,500	212 Tanglewood Road	FBV	3	1	0	Garage	Forced Air Gas	C	2-4
10-114396	8,250	2150 Tennessee Ave.	AlumSdg	2	1	0	None	Floor Furnace	C	9-1
10-160740	11,750	2108 Teresa Drive	AsbShg	3	1	0	Carport	Forced Air Gas	C	3-6
10-124391	11,750	2110 Teresa Drive	AsbShg	3	1	0	Carport	Forced Air Gas	C	8-4
10-158835	11,750	2209 Teresa Drive	AsbShg	3	1	0	Carport	Forced Air Gas	C	3-6
10-112562	7,300	2411 Texas Avenue	AsbSdg	2	1	0	None	Floor Furnace	C	4-6
101-026766-203	7,500	2512 Texas Avenue	AsbShg	2	1	0	None	Floor Furnace	C	9-5
303096-10	11,650	98 Timberline Drive	CedarShg	3	1	0	None	Floor Furnace	C	7-5
10-118861	7,500	1923 Utah Street	AsbShg	2	1	0	Carport	Space Heater	C	10-5
10-134672	7,500	2240 Utah Street	AsbShg	2	1	0	None	Space Heater	C	3-1
305371-10	10,400	401 Valentine Drive	FBV	3	1	0	Carport	Forced Air Gas	C	2-6
304313-10	12,500	6 Ventura Boulevard	Bk&PlyWood	3	1	0	Garage	Forced Air Gas	C	4-6
10-136612	12,500	9 Ventura Blvd.	OBV	3	1	0	Garage	Forced Air Gas	C	1-4
10-149806	12,500	26 Venture Boulevard	FBV	3	1	0	None	Forced Air Gas	C	3-6
10-113959	11,000.	13 Walton Drive	BkVen	3	1	0	Garage	Wall Furnace	C	
10-135601	12,000	101 Welwood Dr.	FBV	3	1½	0	Carport	Forced Air Gas	C	7-3

301131-10	16,500	313 Willow Road	BV	3	2	0	Carport	Forced Air Gas	C	7-5
301026-10	15,500	316 Willow Road	FBV	3	2	0	Carport($300D)	Forced Air Gas	C	12-6
304583-10	13,450	11 Wilshire Boulevard	FBV	3	1	0	Garage	Forced Air Gas	C	2-6
304339-10	12,100	115 Wilshire Blvd.	Bk&PlyWd	3	1	0	Carport	Forced Air Gas	C	4-5
302299-10	11,900	212 Womble Avenue	CBV	3	1	0	Carport	Forced Air Gas	C	2-6
101-034380-203	12,500	310 Woodley Road	BV	3	1	0	None	Forced Air Gas	C	11-5
304196-10	11,500	328 Woodley Road	BV	3	1	0	Carport	Forced Air Gas	C	6-2
10-151766	13,000.	409 Woodley Road	BkVen	3	2	0	Garage	Forced Air Gas	C	8-3
10-041366	ALL-CASH	1511 W. Anderson St. *750	Frame	2	1	0	None	Gas Furnace		4-4
10-098710	All-Cash	312 Willow Road *9,500	SplitBlk	3	2	0	Carport	Electric Heat		12-0

*Not subject to FHA Insured Mortgage. Price does not include closing allowance.

SAVANNAH BEACH

10-101767	5,000	16 Lewis Avenue	AsbShg	2	1	0	None	Flue	C	12-1
810-01506	5,000	18 Lewis Avenue	AsbShg	2	1	0	None	Flue	C	4-1
810-01512	5,000	36 Lewis Avenue	AsbShg	2	1	0	None	Flue	C	9-2
10-118976	5,000	38 Lewis Avenue	AsbShg	2	1	0	None	Flue	C	2-1

CLOVERDALE PROPERTIES - MANAGEMENT CONTRACT NO. 061-106

Springfield Park Subdivision

202574-10	7,250	1406 Cathy Street	CedShg	3	1	0	Carport	Wall Furnace	C	12-2
204655-10	7,250	1407 Cathy Street	AsbShg	3	1	0	Carport	Wall Furnace		5-5
202575-10	7,250	1408 Cathy Street	AsbSdg	3	1	0	Carport	Wall Furnace	C	7-1
202577-10	7,250.	1412 Cathey Street	AsbShg	3	1	0	Carport	Wall Furnace		5-4
202578-10	7,250.	1414 Cathy Street	AsbShg	3	1	0	Carport	Wall Furnace		2-2
202580-10	7,250	1418 Cathy Street	AsbShg	3	1	0	Carport	Wall Furnace		2-2
202551-10	7,250	1400 Eleanor Street	AsbSdg	3	1	0	Carport	2 Wall Heaters	C	11-5
202590-10	7,250.	1403 Eleanor Street	AsbShg	3	1	0	Carport	Wall Furnace	C	7-2
202553-10	7,250	1404 Eleanor St.	CedShg	3	1	0	Carport	Wall Furnace	C	10-3
202555-10	7,250	1408 Eleanor St.	Frame	3	1	0	Carport	Wall Furnace	C	3-2
202587-10	7,250.	1409 Eleanor Street	CedShg	3	1	0	Carport	Wall Furnace		5-3
202556-10	7,250	1410 Eleanor St.	Frame	3	1	0	Carport	Wall Furnace	C	10-2
202586-10	7,250	1411 Eleanor St.	WdShg	3	1	0	Carport	Wall Furnace	C	11-2
202585-10	7,250	1413 Eleanor St.	CedShg	3	1	0	Carport	Wall Furnace	C	11-3
202559-10	7,250	1416 Eleanor St.	Frame	3	1	0	Carport	Wall Furnace	C	5-4
202583-10	7,250	1417 Eleanor St.	WdShg	3	1	0	Carport	Wall Furnace		10-2
202582-10	7,250	1419 Eleanor St.	CedShg	3	1	0	Carport	Wall Furnace	C	7-3
202561-10	7,250	1420 Eleanor St.	AsbSdg	3	1	0	Carport	Wall Furnace	C	9-2
202562-10	7,250.	1422 Eleanor Street	Frame	3	1	0	Car Port	Wall Furnace		1-4
101-031591-203	10,450	1430 Eleanor St.(30YrMtgeterm)	BV	3	1	0	Carport	Gas Duct	C	2-6
202547-10	7,250.	1690 Eleanor Street	CedShg	3	1	0	Carport	Wall Furnace		8-3

SAVANNAH PROPERTIES - MANAGEMENT CONTRACT NO. 061-105

Carver Village Subdivision

981-030254-203	3,950	814 Carter Street	Conc.Blk	2	1	0	None	None	C	4-6
410-05772	3,950	904 Carter Street	ConcBlk	2	1	0	None		C	12-5
410-05793	3,950.	1004 Carter Street	Block	2	1	0	None	Space Heater Vent	C	8-0
410-06150	3,950.	800 Cubbedge Street	Block	2	1	0	None	Flue		7-2
410-06269	3,950	805 Googe St.	Block	2	1	0	None	Flue		1-5
410-06289	3,950 SP	901 Googe St.	Block	2	1	0	None	Flue		12-4

East Savannah Subdivision

200303-10	6,500	2208 East Auburn Street	Frame&AsbSdg	3	1	0	None	2 Wall Furnaces	C	11-5
200145-10	6,500	2102 E. Iowa St.	AsbShg	3	1	0	None	Wall Furnace	C	9-0
10-900371	6,500	2210 Mosley Street	Frame&AsbSdg	3	1	0	None	2 Wall Furnaces	C	5-6

CLARKE COUNTY

ATHENS

10-159771-203	16,500	265 Clarke Drive	FBV	3	2	0	Carport	Forced Air Gas	C	7-5
10-149469	10,500	125 Garden Court	OBV	3	1	0	Carport	Wall Furnace	C	12-5

CLAYTON COUNTY

CLAYTON AREA HOMES - MANAGEMENT CONTRACT NO. 061-98

COLLEGE PARK

10-137638	All-Cash	4263 Pine Street	*6,750	CBV	3	1	0	Carport	2 Wall Furnaces		4-6

*Not subject to FHA Insured Mortgage. Price does not include closing allowance.

CONLEY

101-019887-203	13,950	105 Pine Circle	Brick	3	1½	0	Carport	Forced Air Gas	C	5-6

FOREST PARK

101-063910-203	11,750	803 Ash Street	CBV	3	1	0	None	2 Floor Furnaces	C	5-6
101-014560-203	8,800	416 Ballard Road	CompSdg	2	1	0	None	Floor Furnace	C	3-6
101-006466-203	14,450	217 Boca Grande Boulevard	AlumnSdg	3	1	50	None	Forced Air Gas	C	5-6
10-137620	13,750	407 Conley Road	FBV	3	1	0	Carport	Forced Air Gas	C	3-6
10-103574	10,400	116 Elizabeth Drive	NovSdg	2	1	0	Garage	Floor Furnace	C	5-6
101-043126-203	11,400	103 Ferguson Court	CBV	2	1	0	None	2 Floor Furnaces	C	3-6
101-009199-203	12,700	410 Gilbert Place	CBV	3	1	0	Carport	2 Wall Furnaces	C	5-6
101-029471-203	14,700	118 Lynwood Drive	OBV	3	1	100	Garage	Electric	C	5-6
10-160950	12,800	136 Old Jonesboro Road	FBV	3	1	0	Carport	Forced Air Gas	C	5-6
101-020967-203	14,450	182 Vinton Woods Drive	AlumnSdg	3	1	100	None	Forced Air Gas	C	5-6

JONESBORO

101-037640-203	12,400	476 Bimini Drive	AlumSdg	4	1	0	None	Forced Air Gas	C	1-6
101-045541-203	12,700	7171 Connell Drive	FBV	3	1	0	Carport	Forced Air Gas	C	5-6
10-153097	12,950	259 Wayne Avenue	BV	3	1	10	None	2 Floor Furnaces	C	12-5

MORROW

101-051158-203	18,500	103 Carla Drive	FBV	3	1½	0	Carport	Forced Air Gas	C	4-6

REX

101-060983-203	14,950	3552 Lakeview Drive	OBV	3	1½	0	Carport	Forced Air Gas	C	5-6

RIVERDALE

101-040983-203	12,400	328 Roxbury Drive	Frame&Brk	3	1	0	Carport	Electric Heat	C	3-6
101-044169-203	11,900	477 Roxbury Drive	Brick	3	1	0	Carport	Electric	C	3-6

COBB COUNTY

COBB AREA HOMES - MANAGEMENT CONTRACT NO. 061-85

HABLETON

101-054179-203	17,500	Deborah Drive	FBV	3	1½	0	Carport	Forced Air Gas	C	4-6
10-142843	14,950	1367 South Gordon Road	AlumnSdg	3	1½	20	None	Forced Air Gas	C	4-6

MARIETTA

10-130747	10,400	109 Chambers Road	Frame	2	1	0	Garage	Space Heater	C	4-6
10-160903	22,500	125 Counsel Drive	FBV	3	2	100	Carport	Forced Air Gas	C	2-6
10-161284	11,800	132 Dorothy Drive	NovSdg	3	1	0	Carport	Wall Heater	C	1-6
10-157571	9,500	203 Pauladean Circle	NovSdg	2	1	0	None	2 Wall Furnaces	C	2-6

SMYRNA

101-036098-203	13,200	1315 Pat Mell Road	CBV	3	1	0	Carport	Forced Air Gas	C	4-6

DECATUR COUNTY

DECATUR AREA HOMES - MANAGEMENT CONTRACT NO. 061-81

BAINBRIDGE

10-094293	10,000	1516 E. Water St.	AsbShg	3	1	0	Carport	Wall Furnace	C	9-5

DEKALB COUNTY

NORTH DEKALB AREA PROPERTIES - MANAGEMENT CONTRACT NO. 061-103

ATLANTA

101-051744-203	10,350	2962 Caldwell Road, NE	PlyWood	3	1	0	None	Gas Furnace	C	4-6
101-033319-203	11,500	1120 Country Lane,NE	WdSdg	3	1	90	None	Floor Furnace		2-5
10-150694	9,500	1089 Wimberly Rd.,NE	PlyWd	3	1	0	Carport	Forced Air Gas	C	9-5
10-151874	22,000	1272 Zimmer Dr., NE	Brick	3	2	½	None	Forced Air Gas	C	10-5

CHAMBLEE

10-122917	8,950	3664 Spring St.	WdShg	2	1	0	Garage	Floor Furnace	C	3-5

CLARKSTON

101-035747-203	15,450	1041 Creekdale	FBV	3	1½	0	Garage	Forced Air Gas	C	4-6

SOUTH DEKALB AREA PROPERTIES - MANAGEMENT CONTRACT NO. 061-104

ATLANTA

10-136179	9,500	1643 Alder Court,SE	AsbShg	2	1	0	Carport	Floor Furnace	C	4-6
101-047768-203	11,600	371 Blake Avenue,SE	AsbShg	2	1	40	Garage	Floor Furnace	C	5-6
101-095705-903	12,000	1797 Boulevard Drive,SE	FBV	2	1	0	Garage	Forced Air Gas	C	4-5
10-143120	12,000	2665 Boulevard Dr.,SE	BkVen	2	1	50	None	Floor Furnace	C	11-5
10-114712	10,850	1825 Brannen Rd.,SE	Stucco	2	1	0	Carport	Forced Air Gas	C	10-4
10-147535	13,450	33 Candler Road	BV	3	1	0	None	Floor Furnace	C	3-6
10-097283	10,000	1234 Colmer Avenue	CedarShg.	2	1	0	None	Floor Furnace	C	2-4
10-139064	11,800	1647 Eastport Ter.SE	AsbSdg	3	1	0	Garage	Floor Furnace	C	9-2
101-011076-903	11,000	995 Eleanor Street, SE	FBV	2	1	0	Carport	Forced Air Gas	C	1-6
10-127380	10,550	352 Eleanor St.SE	CedShg	2	1	0	None	Floor Furnace	C	1-6
10-114569	12,500	420 Euclid Terrace, NE	Frame	4	2	0	None	Gas	C	11-5
101-036733-203	11,900	1718 Fairway Hills Dr.	NovSdg	3	1	0	Garage	Floor Furnace	C	12-5
101-032936-203	10,500	274 Hampton Terrace,NE	NovSdg	2	1	20	None	Floor Furnace	C	5-6
101-021293-221	10,500	247 Lamon Ave., S.E.	CedShg	2	1	0	None	Floor Furnace	C	11-5
10-135639	11,500	953 Lamon Avenue,SE	BV	2	1	0	None	Floor Furnace	C	6-5
10-130460	9,850	1594 Lincoln Ave.SE	AsbSdg	2	1	0	None	Floor Furnace	C	2-3
301712-10	11,350	171 Martha Avenue,NE	NovSdg	2	1	0	Carport	Floor Furnace	C	5-6
10-136589	11,500	1951 Trottie Street, NE	AsbSdg	2	1	0	Garage	Forced Air Gas	C	1-3
10-137042	12,500	1679 Van Vleck Street,SE	Frame	3	1	0	None	2 Floor Furnaces	C	1-6

DECATUR

10-127054	12,750	3673 Aldea Drive	BkVen	3	1	0	Carport	Floor Furnace	C	7-5
101-006696-903	16,500	1837 Camellia Drive	Bk&Frame	3	2	10	None	2 Floor Furnaces	C	3-6
101-043911-903	13,500	1077 S. Candler Street	AsbSdg	4	1	0	Garage	2 Floor Furnaces	C	3-6
10-150430	15,500	622 Farrar Court	OBV	3	1	0	Carport	Central Gas	C	5-6
10-146764	10,500	183 Feld Avenue	BkVen	3	1	5	Garage	Central Gas	C	9-5
10-138389	13,500	2621 Habersham Dr.	FBV	3	1	50%	Carport	Forced Air Gas	C	12-3
101-004341-203	15,500	1581 Hollyhock Terrace	FBV	3	1½	0	None	Forced Air Gas	C	6-6
101-068065-203	14,000	2280 Marion Circle	BV	2	1	0	Carport	2 Floor Furnaces	C	4-6
10-128437	11,500	1941 McAfee Place	Bk&Sdg	2	1	25	Carport	Floor Furnace	C	10-5
10-094239	11,750	616 McKoy Street	Frame&Bk	2	1	40	None	Central	C	12-5

101-016772-203	14,950	440 Oakview Road	AsbShg	2	2	30	Garage	1 Floor Furnace	C	3-6
10-159308	11,500	1397 Oldfield Road	NovSdg	2	1	0	None	Floor Furnace	C	5-6
101-041298-203	10,500	3560 Orchard Circle	CompShg	2	1	0	Carport	Floor Furnace	C	4-6
101-018776-203	16,550	152 Park Drive	FBV	3	2	100	Garage	Forced Air Gas	C	1-6
101-030590-203	16,500	2890 Valley Ridge Drive	FBV	3	1½	0	Carport	Central Gas	C	5-6
10-127398	11,000	2826 White Oak Avenue	Frame	2	1	0	None	Forced Air Gas	C	8-5
101-024818-203	13,000	3401 Wren Road	CBV	3	1	0	None	2 Floor Furnaces	C	5-6
10-133779	ALL-CASH	316 West Benson St. *7,700	AsbSdg	3	1	20	None	Central Gas	C	6-5

*Not subject to FHA Insured Mortgage. Price does not include closing allowance.

DOUGHERTY COUNTY

DOUGHERTY AREA PROPERTIES - MANAGEMENT CONTRACT NO. 061-120

ALBANY

10-138534	13,000	826 Residence Avenue	Stucco	3	2	0	Carport	Floor Furnace	C	1-5
304432-10	13,400	2609 Windsor Rd.	AsbShg	3	1	0	Carport	Central Gas	C	11-5

EFFINGHAM COUNTY

RINCON

10-133180	10,400	Lot F,Blk 53 Richland Avenue	FBV	3	1	0	Carport	2 Wall Furnaces	C	4-6

EMANUEL COUNTY

EMANUEL AREA HOMES - MANAGEMENT CONTRACT NO. 061-116

SWAINSBORO

10-095517	8,500	Lt.9, Curtis Dr.	AsbSdg	3	1	0	None ($100.Dn)	Wall Furnace	C	6-3
10-092969	8,500	Cor. Gloria & Youngblood Sts.	AsbShg	3	1	0	None	Floor Furnace	C	12-3
10-097978	11,000	Lake Luck Dr.	Frame	3	2	50	Garage	Floor Furnace	C	10-4
10-102701	10,000	Liberty St.	BV&Sdg	3	1	0	Carport	Floor Furnace	C	9-5
10-089232	8,500	305 Mason Drive	AsbBVSdg	3	1	0	Garage	Floor Furnace	C	12-5
10-085068	8,500	516 Nunez Rd.	AsbSdg	3	1	0	None	Floor Furnace	C	3-4
10-116278	8,000	604 Rainbow Ridge	AsbSdg	3	1	0	Carport	Floor Furnace	C	8-3
10-091677	11,450	415 Watson Street	AsbShg	3	1	0	None	Wall Furnace	C	11-5
981-012522-203	8,500	Youngblood Street	AsbSdg	3	1	0	None	Wall Furnace	C	8-4

FLOYD COUNTY

FLOYD AREA HOMES - MANAGEMENT CONTRACT NO. 061-87

ROME

101-010450-203	13,600	994 Coosawattee Avenue	BV	3	1	0	Carport	Floor Furnace	C	11-4
101-012069-203	14,450	105 John Ross Drive	Frame	3	2	0	None	FF&Wall Heater	C	2-6
101-030313-203	14,750	120 Trentwood Place	FBV	3	1½	0	Carport	Forced Air Gas	C	9-6

FULTON COUNTY

SOUTH FULTON AREA PROPERTIES - MANAGEMENT CONTRACT NO. 061-110

ATLANTA

101-066903-203	9,500	387 Archcrest Drive	AsbShg	3	1	0	Carport	2 Wall Furnaces	C	3-6
202640-10	9,500	361 Atkinson Drive,SE	AsbShg	3	1	0	Carport	Floor Furnace	C	5-6
101-042254-203	14,200	1855 Bayberry Drive,SW	CBV	3	1	0	Garage	Forced Air Gas	C	4-6

HAPEVILLE

10-109778	All-Cash	825 Cowen Avenue *8,000	AsbShg	2	1	0	Garage	2 Floor Furnaces		5-6

*Not subject to FHA Insured Mortgage. Price does not include closing allowance.

Individual properties not under contract

ATLANTA

203853-10	11,100	3507 Bolfair Drive,NW	CBV	3	1	0	Carport	2 Wall Furnaces	C	5-6

GLYNN COUNTY

GLYNN AREA PROPERTIES - MANAGEMENT CONTRACT NO. 061-119

BRUNSWICK

101-043823-203	17,000	109 Allen Lane	FBV	3	2	0	Carport	Forced Air Gas	C	9-5
101-037111-203	11,500	2109 Clairmont Lane	Frame	3	1	0	Carport	Wall Furnace	C	8-5
304633-10	13,000	101 Enterprise Street	Frame	4	1	0	None	Wall Heater	C	7-5
10-158955	11,000	116 Enterprise St.	AsbSdg	3	1	0	Carport	Wall Furnace	C	5-5
101-015782-222	10,750	131 Enterprise Street	BV&Frame	3	1	0	Carport	Central Gas	C	12-5
101-049856-203	11,850	120 Kentshire Dr.	BkVen	3	1	0	Garage	Central Gas		5-5
300685-10	12,500	124 Nottingham Dr.	ConcBlk	3	1	0	Carport	Wall Heater	C	12-4
101-034213-203	14,500	2227 Peachtree Street	FBV	3	2	0	None	Electric Heat	C	9-5
304804-10	13,000	112 Shangri-La Ave.	AsbShg	3	1½	0	None	Forced Air Gas	C	12-4
303154-10	10,750	113 Shangri-La Ave.	AsbShg	3	1	0	Carport	Forced Air Gas	C	7-3
10-124380	10,750	121 Shangri-La Ave.	AsbShg	3	1	0	Carport	Central Gas	C	8-5
303211-10	10,750	123 Shangri-La Ave.	AsbShg	3	1	0	Carport	Central Gas	C	8-5
101-031676-203	12,000	108 Stafford Ave.	ConcBlk	3	1½	0	Carport	Central Gas	C	9-5

ST. SIMONS ISLAND

10-102909	7,250	24 Oglethorpe Park	Frame	2	1	0	None	Circulator	C	7-4
101-026641-203	19,000	321 Peachtree Street	CBV	3	2	0	Carport	Forced Air Oil	C	11-5
10-116197	12,500	103 River View Drive	BV	3	1	0	Carport	Central Gas	C	3-6

GRADY COUNTY

CAIRO

10-162685	10,000	1165 Pineland Drive,NE	FBV	3	1	0	Carport	Wall Furnace	C	1-5
410-01285	6,500	100 Wayne Ave.	NovSdg	2	1	0	None	Floor Furnace	C	11-4

HART COUNTY

HARTWELL

10-098149	14,000	Kelsey St.	CBV	4	1	0	Carport	Forced Air Gas	C	6-4

HOUSTON COUNTY

PERRY

10-003000-203	"As-Is"Only	705 Evergreen St. 12,500	NovSdg	2	1	0	Carport	Wall Furnace		7-4
101-017110-203	9,500	1708 Sewell Cir.	AsbShg	2	1	0	None	Wall Furnace		11-4
101-013852	11,500	1715 Sewell Circle	CBV	2	1	0	None	Floor Furnace,RTU		9-4

WARNER ROBINS

EVERGREEN PARK PROPERTIES - MANAGEMENT CONTRACT NO. 061-115

910-02264	6,750	101 Angela Avenue	NovSdg	2	1	0	None	Floor Furnace	C/	10-4
910-02265	7,750	103 Angela Drive	Frame	3	1	0	None	Floor Furnace		7-5
910-02266	6,750	105 Angela Avenue	NovSdg	2	1	0	None	Floor Furnace	C/	10-4
910-02267	7,750	107 Angela Avenue	NovSdg	3	1	0	None	Floor Furnace	C/	10-4
910-02268	6,750	109 Angela Avenue	NovSdg	2	1	0	None	Floor Furnace	C/	10-4
910-02269	6,750	111 Angela Avenue	NovSdg	2	1	0	None	Floor Furnace	C/	10-4
910-02270	7,750	113 Angela Avenue	NovSdg	3	1	0	None	Floor Furnace	C/	10-4
910-02271	6,750	115 Angela Avenue	NovSdg	2	1	0	None	Floor Furnace	C/	10-4
910-02272	6,750	117 Angela Avenue	NovSdg	2	1	0	None	Floor Furnace	C/	10-4

910-02263	7,750	96 Camellia Cir.	Frame	3	1	0	None	Floor Furnace	10-4
910-02262	6,750	98 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02180	6,750	105 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02182	6,750	109 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02183	6,750	201 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02207	7,750	202 Camellia Cir.	Frame	3	1	0	None	Floor Furnace	10-4
910-02184	6,750	203 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02208	6,750	204 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02185	7,750	205 Camellia Cir.	Frame	3	1	0	None	Floor Furnace	10-4
910-02209	6,750	206 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02186	6,750	207 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02210	6,750	208 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02211	7,750	210 Camellia Circle	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02188	6,750	211 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02212	6,750	212 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02189	7,750	213 Camellia Circle	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02213	6,750	214 Camellia Circle	NovSdg	2	1	0	None	Floor Furnce	C/ 10-4
910-02190	6,750	215 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02214	7,750	216 Camellia Circle	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02191	6,750	217 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02192	7,750	301 Camellia Circle	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02193	6,750	303 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02370	6,750	304 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02194	7,750	305 Camillia Circle	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02372	6,750	312 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02323	6,750	313 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02373	7,750	314 Camellia Circle	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02324	7,750	315 Camellia Circle	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02374	6,750	316 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02325	6,750	317 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02375	6,750	318 Camellia Cir.	Frame	2	1	0	None	Floor Furnace	10-4
910-02326	6,750	319 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02376	7,750	320 Camellia Circle	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02327	7,750	321 Camellia Circle	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02358	7,750	402 Camellia Circle	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02329	6,750	403 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02330	6,750	405 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02331	7,750	407 Camellia Circle	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02333	6,750	411 Camellia Circle	NovSdg	2	1	0	None	Floor Furnce	C/ 10-4
910-02360	6,750	412 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02334	6,750	413 Camellia Circle	Nov Sdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02361	6,750	414 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02362	7,750	416 Camellia Circle	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02336	6,750	417 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02363	6,750	418 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C 10-4
910-02337	6,750	419 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02339	6,750	423 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02340	6,750	501 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02195	7,750	502 Camellia Circle	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02341	6,750	503 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02196	6,750	504 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02304	7,750	601 Camellia Circle	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02279	7,750	602 Camellia Circle	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02303	6,750	603 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02278	6,750	604 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02302	6,750	605 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02277	7,750	606 Camellia Circle	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02301	7,750	607 Camellia Circle	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02276	6,750	608 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02300	6,750	609 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02275	7,750	610 Camellia Circle	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02299	6,750	611 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02274	6,750	612 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02298	7,750	613 Camellia Circle	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02273	7,750	614 Camellia Circle	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02297	6,750	615 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4

910-02296	6,750	617 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02295	7,750	619 Camellia Circle	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02294	6,750	621 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02293	6,750	623 Camellia Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02226	6,750	101 Charles Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02291	6,750	102 Charles Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02227	7,750	103 Charles Circle	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02290	7,750	104 Charles Circle	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02228	6,750	105 Charles Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02289	6,750	106 Charles Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02229	6,750	107 Charles Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02288	6,750	108 Charles Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02287	7,750	110 Charles Circle	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02286	6,750	112 Charles Cir.	Frame	2	1	0	None	Floor Furnace	10-4
910-02285	7,750	114 Charles Cir.	Frame	3	1	0	None	Floor Furnace	10-4
910-02284	6,750	116 Charles Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02230	6,750	117 Charles Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02283	7,750	118 Charles Circle	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02282	6,750	120 Charles Circle	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02368	6,750	101 Iverness Avenue	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02367	6,750	103 Iverness Avenue	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02215	7,750	104 Iverness Avenue	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02366	6,750	105 Iverness Avenue	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02352	7,750	106 Iverness Avenue	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02365	6,750	107 Iverness Avenue	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02353	6,750	108 Iverness Avenue	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02364	7,750	111 Iverness Avenue	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02355	6,750	112 Iverness Avenue	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02356	7,750	114 Iverness Avenue	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02377	6,750	115 Iverness Avenue	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02357	6,750	116 Iverness Avenue	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02216	6,750	101 Jacobs Lane	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02217	7,750	103 Jacobs Lane	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02351	7,750	104 Jacobs Lane	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02218	6,750	107 Jacobs Lane	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02219	7,750	109 Jacobs Lane	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02350	6,750	110 Jacobs Lane	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02220	7,750	113 Jacobs Lane	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02349	6,750	114 Jacobs Lane	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02221	6,750	115 Jacobs Lane	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02348	6,750	116 Jacobs Lane	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02222	7,750	117 Jacobs Lane	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02347	6,750	118 Jacobs Lane	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02223	6,750	119 Jacobs Lane	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02206	6,750	101 Parkway Drive	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02235	6,750	102 Parkway Drive	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02205	6,750	103 Parkway Drive	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02234	7,750	104 Parkway Drive	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02204	6,750	105 Parkway Dr.	Frame	2	1	0	None	Floor Furnace	10-4
910-02233	6,750	106 Parkway Drive	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02203	6,750	107 Parkway Drive	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02232	6,750	108 Parkway Drive	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02202	6,750	109 Parkway Drive	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02231	7,750	110 Parkway Drive	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02201	6,750	111 Parkway Drive	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02200	7,750	113 Parkway Dr.	Frame	3	1	0	None	Floor Furnace	10-4
910-02281	7,750	114 Parkway Drive	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02199	6,750	115 Parkway Drive	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02280	6,750	116 Parkway Drive	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02198	6,750	117 Parkway Drive	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02305	6,750	201 Parkway Drive	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02343	6,750	202 Parkway Drive	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02306	7,750	203 Parkway Drive	NovSdg	3	1	0	None	Floor Furnace	C/ 10-4
910-02344	6,750	204 Parkway Drive	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02345	6,750	206 Parkway Drive	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02307	6,750	102 Wallace Drive	NovSdg	2	1	0	None	Floor Furnace	C/ 10-4
910-02308	6,750	104 Wallace Dr.	Frame	2	1	0	None	Floor Furnace	10-4

910-02309	7,750	106 Wallace Drive	NovSdg	3	1	0	None	Floor Furnace	C/	10-4
910-02310	6,750	108 Wallace Drive	NovSdg	2	1	0	None	Floor Furnace	C/	10-4
910-02311	6,750	110 Wallace Drive	NovSdg	2	1	0	None	Floor Furnace	C/	10-4
910-02312	6,750	112 Wallace Drive	NovSdg	2	1	0	None	Floor Furnce	C/	10-4
910-02313	7,750	114 Wallace Dr.	Frame	3	1	0	None	Floor Furnace		10-4
910-02314	6,750	116 Wallace Drive	NovSdg	2	1	0	None	Floor Furnace	C/	10-4
910-02315	7,750	118 Wallace Drive	NovSdg	3	1	0	None	Floor Furnace	C/	10-4
910-02316	6,750	120 Wallace Drive	NovSdg	2	1	0	None	Floor Furnace	C/	10-4
910-02317	6,750	122 Wallace Drive	NovSdg	2	1	0	None	Floor Furnace	C/	10-4
910-02318	7,750	124 Wallace Drive	NovSdg	3	1	0	None	Floor Furnace	C/	10-4
910-02319	6,750	202 Wallace Drive	NovSdg	2	1	0	None	Floor Furnace	C/	10-4

NORTH HOUSTON AREA PROPERTIES - MANAGEMENT CONTRACT NO. 061-123

WARNER ROBINS

10-114213	7,300.	216 Arnold Blvd.	AsbShg	2	1	0	None	Gas Furnace		4-4
10-136983	7,300	313 Arnold Blvd.	AsbShg	2	1	0	None	Floor Furnace		2-5
305288-10	9,000	210 Crescent Rd.	NovSdg	3	1	0	CP	Wall Furnace	C	11-4
10-139246	7,300	104 Diggs Blvd.	AsbSdg	2	1	0	None	Floor Furnace	C	2-5
10-104182	7,300	109 Diggs Blvd.	AsbShg	2	1	0	None	Floor Furnace	C	1-5
910-03303	7,500	1302 Hartley Ave.	NovSdg	2	1	0	None	Floor Furnace		3-5
201150-10	9,000	115 Kingsbury Circle	AsbSdg	3	1	0	Carport	Wall Heater	C	3-6
10-109418	7,300	929 McArthur Blvd.	AsbSdg	2	1	0	None	Floor Furnace	C	1-6
10-129054	9,000.	424 North Avenue	NovShg	3	1	0	None	Central Gas		5-4
910-03895	5,200	100 Reid Avenue	Frame	2	1	0	None	Space Heater	C	1-6
303040-10	16,000	215 Spruce Street	CBV	3	2	10	Carport	2 Wall Heaters	C	2-6
910-04344	5,100	108 Suzanne Dr.	Frame	2	1	0	None	None	C	6-5
910-04377	5,000	223 Suzanne Dr.	Frame	2	1	0	None	Space Heater	C	7-5
10-096101	6,900	102 Tinker Blvd.	NovSdg	2	1	0	None	Floor Furnace		2-5
10-143392	7,300	119Vinson Drive	AsbShg	2	1	0	None	None		8-4

JEFF DAVIS COUNTY

HAZLEHURST

101-028269-203	14,500	312 Wilson St.	FBV	3	1½	0	Pad	Electric Heat	C	6-5

JEFFERSON COUNTY

WADLEY

10-128303	9,450	W/S Bethea Street	Frame	3	1	0	Carport	Floor Furnace	C	7-4
10-120370	10,500	E/S Maple St.	AsbShg	3	1	0	Carport	Floor Furnace	C	7-5

LAURENS COUNTY

LAURENS AREA HOMES - MANAGEMENT CONTRACT NO. 061-83

DUBLIN

101-074945-203	6,800	208 Barton Drive	AsbShg	2	1	0	None	Floor Furnace	C	5-6
10-076813	7,250.	1105 Barton Drive	AsbShg	2	1	0	None	Floor Furnace	C	4-1
10-112383	6,750	515 Burch Dr.	AsbShg	2	1	0	None	Space Heater	C	12-4
10-154055	8,200	201 Celia Drive	AsbSdg	3	1	0	None	2 Wall Heaters	C	4-6
10-147073	10,200	109 Country Club Rd.	BkVen	3	1	0	Carport	Forced Air Gas		11-2
10-117637	8,750.	102 Forrest Avenue	AsbShg	3	1	0	None	Wall Furnace		4-2
10-117635	8,750.	104 Forest Avenue	AsbShg	3	1	0	None	Wall Furnace	C	11-3
10-097530	6,750	516 Geffcken St.	Brick	2	1	0	None	Wall Furnace	C	9-3
10-107312	11,000	213 Geneva St.	AsbSdg	2	1	0	None	Floor Furnace	C	10-1
10-142908	8,700.	903 Henderson Avenue	BkVen	3	1	0	None	Forced Air Gas		9-2
10-122132	8,250	507 Hudson Dr.	AsbShg	3	1	0	None	Wall Furnace		12-3
10-150326	8,450.	517 Hudson Drive	AsbShg	3	1	0	None	Floor Furnace	C	10-2
101-015739-203	8,250.	526 Hudson Drive	Bd&Batten	3	1	0	None	Gas Furnace		5-4
10-132106	9,500.	600 Hudson Drive	AsbShg	3	1	0	Carport	Wall Furnace		9-2

10-138751	8,500.	112 E. Mary Street	BkVen	2	1	0	None	Floor Furnace		7-1
10-096279	7,500.	910 West Moore Street	NovShg	2	1	0	None	Floor Furnace		9-1
10-089272	9,000.	707 Ridgewood Avenue	AsbShg	3	1	0	Carport	Floor Furnace		11-2
10-120871	8,500	903 Rutland Drive	Frame	3	1	0	None	Forced Air Gas	C	1-2
10-137359	7,800.	803 Smith Street	AsbShg	2	1	0	None	Floor Furnace		3-2
10-086534	7,300	705 Stewart Ave.	AsbShg	2	1	0	None	Floor Furnace	C	3-5
10-091040	8,750.	706 Stewart Avenue	WoodShg	3	1	0	None	Central Gas		5-2
10-143716	7,500.	902 Stewart Avenue	AsbShg	2	1	0	None	Wall Furnace		9-2
10-143442	7,250.	904 Stewart Avenue	AsbShg	2	1	0	Carport	Forced Air Gas		12-2
10-114681	7,000.	709 Stovall Drive	AsbShg	2	1	0	None	Gas Furnace		4-4
10-071975	7,000	711 Stovall Dr.	AsbSdg	2	1	0	None	Floor Furnace	C	11-4
10-112168	8,750.	321 West Drive	AsbShg	2	1	0	None	Floor Furnace		2-2
10-152491	7,500.	904 Woodrow Avenue	AsbShg	2	1	0	None	Gas Furnace	C	4-4
10-143442	All-Cash	904 Stewart Avenue *4,250	AsbShg	2	1	0	Carport	Forced Air Gas		12-2

*Not subject to FHA Insured Mortgage. Price does not include closing allowance.

10-042060	All-Cash	899 North Church St. *3,750	AsbShg	2	1	0	None	Furnace		9-4

*Not subject to FHA Insured Mortgage. Price does not include closing allowance.

EAST DUBLIN

10-142994	8,000	807 Buckeye Road	AsbShg	2	1	0	Carport	Wall Furnace		5-3
10-152648	8,500	905 Buckeye Road	AsbSdg	3	1	0	Carport	Gas	C	1-6
10-144613	9,250	901 Buckeye Road	Frame	3	1	0	Carport	Wall Furnace	C	6-2
10-142993	9,500	805 S/E Buckeye Road	AsbShg	3	1	0	Carport	Wall Furnace		9-2
10-148862	8,200	109 Celia Drive	AsbShg	3	1	0	None	Wall Furnace		4-3
10-154058	8,200	207 Celia Drive	AsbShg	3	1	0	None	Wall Furnace	C	7-2
10-125666	8,100	116 Elm Street	AsbSdg	2	1	0	Carport	Wall Furnace	C	9-3
10-111749	8,000	120 N/S Elm Street	AsbSdg	3	1	0	Carport	Wall Heater	C	1-6

LOWNDES COUNTY

LOWNDES AREA PROPERTIES - MANAGEMENT CONTRACT NO. 061-94

VALDOSTA

300162-10	13,000	911 Ridgewood Drive	CBV	3	1½	0	Carport	Wall Heater	C	1-6

East Hill Park Subdivision

810-01612	5,000	203 Chester Street	PlyWd	3	1	0	None	Gas Space	C	1-0
810-01611	5,000	205 Chester Street	PlyWd	3	1	0	None	Gas Space	C	7-4
810-01610	5,000	207 Chester Street	PlyWd	3	1	0	None	Gas Space	C	5-1
810-01607	5,250	213 Chester Street	PlyWood	3	1	0	None	Fuel Oil	C	3-6
10-091541	5,950.	4 Frazier Circle	AsbShg	2	1	0	None	Wall Furnace	C	5-1
10-125991	5,950.	205 N. Herbert Street	AsbShg	3	1	0	None	Wall Furnace		2-2
304273-10	5,950	207 N. Herbert St.	AsbShg	3	1	0	None	Wall Furnace	C	9-3
10-125990	5,950.	211 N. Herbert Street	AsbShg	3	1	0	None	Wall Furnace		8-1
10-072785	5,950	204 Miles Street	Frame	3	1	0	None	Oil Heater	C	12-8
10-089502	5,950	207 Miles Street	AsbShg	3	1	0	None	Wall Furnace	C	3-1
10-072789	5,250	210 Miles Street	Plywood	3	1	0	None	Oil Space	C	4-2
10-072792	5,000	212 Miles Street	Plywood	3	1	0	None	Space Heater	C	2-2
10-089509	5,950	207 Price St.	AsbShg	3	1	0	None	Wall Furnace	C	3-3
10-091533	5,950	204 Windsor St.	AsbShg	3	1	0	None	Wall Furnace	C	7-1
10-091530	5,950	210 Windsor St.	AsbShg	3	1	0	None	Wall Furnace	C	9-1

Lowndes Construction Company Subdivision

910-00447	5,750	1210 Joree Road	Frame	2	1	0	None	Floor Furnace	C	10-5

MITCHELL COUNTY

CAMILLA

203395-10	9,000	70 Henry Street	PlyWood	3	1	0	Carport	2 Wall Heaters	C	9-5

PELHAM

10-161919	8,800	880 West Railroad Street	AsbSdg	3	1	0	None	Forced Air Gas	C	2-6

MUSCOGEE COUNTY

MUSCOGEE AREA PROPERTIES - MANAGEMENT CONTRACT NO. 061-79

COLUMBUS

304155-10	10,200	372 29th Avenue	NovSdg	2	1	0	None	Floor Furnace	C	4-6
302546-10	13,950	1046 Brighton Road	FBV	3	1	0	Carport	Forced Air Gas	C	3-6
303956-10	14,250	4452 Chapman Street	FBV	3	1	0	Carport	Forced Air Gas	C	4-6
304639-10	10,650	2307 Cornell Avenue	AsbSdg	2	1	0	Carport	Forced Air Gas	C	2-6
304415-10	13,800	4409 Forrest Road	FBV	3	1½	0	Carport	Forced Air Gas	C	4-6
303489-10	10,500	2431 Gould Street	Frame	2	1	0	Garage	Floor Furnace	C	4-6
101-042132-203	12,450	5069 Hale Drive	BkFrame	3	1	0	Carport	Forced Air Gas	C	2-6
303360-10	10,000	4434 Harbin Street	BV	3	1	0	None	Forced Air Gas	C	11-5
301466-10	13,450	308 Highland Avenue	CBV	3	1½	0	Carport	Forced Air Gas	C	9-6
101-036143-222	12,000	314 Highland Avenue	NovSdg	3	1	0	None	Forced Air Gas	C	10-5
10-127068	13,250.	326 Highland Avenue	VertSid	3	1½	0	Carport	Forced Air Gas	C	10-1
101-037673-222	12,250	368 Highland Ave.	BV&Sdg	3	1	0	None	Forced Air Gas	C	4-5
10-139195	12,400	2731 Kings Street	CBV	3	1	0	None	2 Floor Furnaces	C	2-6
301347-10	14,250	3051 Knox Street	FBV	3	1	0	Carport	Forced Air Gas	C	5-6
302986-10	12,850	2193 Lamore Drive	FBV	3	1	0	Carport	Forced Air Gas	C	1-6
10-100660	10,500	2721 Lumpkin Court	CBV	3	1	0	None	Floor Furnace	C	11-5
101-051781-222	12,750	4734 Marion Street	BV	3	1	0	Carport	Forced Air Gas	C	5-6
101-041240-222	9,500	169 Munson Drive	CBV	2	1	10	None	Space Heater	C	2-6
304080-10	13,900	2234 Patsy Lane	FBV	3	1	0	Carport	Forced Air Gas	C	4-6
10-119169	18,500	453 Victoria Drive	OBV	3	2	0	Carport	Forced Air Gas	C	4-6
101-068756-222	13,450	1008 Yale Drive	FBV	3	1½	0	Carport	Forced Air Gas	C	9-6
10-900325	All-Cash	46 Ross Avenue *5,500	Brick	2	1	0	None	Floor Furnace		6-6
10-101662	All-Cash	2728 E. Wynnton Lane *8,000	FBV	2	1	0	Garage	Floor Furnace		3-6

*Not subject to FHA Insured Mortgage. Price does not include closing allowance.

RICHMOND COUNTY

AUGUSTA

K-G-L PROPERTIES - MANAGEMENT CONTRACT NO. 061-17

Fleming Acres Subdivision

910-00218	7,000	2516 Reese Ave.	AsbShg	2	1	0	None	Floor Furnace	10-2

Richmond Hills Subdivision

910-01428	7,250	2909 Hummingbird Lane	AsbShg	2	1	0	None	Floor Furnace	5-6
910-01465	8,250	2932 Whistler Lane	AsbShg	3	1	0	None	Floor Furnace	8-8

Lumpkin Park Subdivision (Duplexes)

10-054244	10,000	2569-71 Dover Street	BkVen	2	1	0	None	Floor Furnace	10-8
10-054219	11,000	2541-43 Lyman Street	BkVen	3	1	0	None	Floor Furnace	10-8
10-054239	10,000	2554-56 Lyman	BV	2	1	0	None	Gas Furnace	10-8
10-054235	10,000	2563-65 Lyman Street	BkVen	2	1	0	None	Floor Furnace	10-8
910-00394	11,000	2529-31 Miles Street	BkVen	3	1	0	None	Floor Furnace	5-6

WALKER VILLA PROPERTIES - MANAGEMENT CONTRACT NO. 061-48

Walker Villa Subdivision

910-00901	5,950	817 First Street	AsbShg	2	1	0	None	Space Heater	6-9
910-00905	5,950	825 First Street	AsbShg	2	1	0	None	Space Heater	6-9
910-00908	5,950	831 First Street	AsbShg	2	1	0	None	Space Heater	2-0

910-00927	5,950	838 Forsythe St.	AsbShg	2	1	0	None	Space Heater		7-9
910-00977	5,950	12 Hale Street	AsbShg	2	1	0	None	Space Heater		10-0
10-069715	5,800	13 Taylor Street	AsbShg	2	1	0	None	Space Heater		6-8
10-071310	5,800	14 Taylor Street	AsbShg	2	1	0	None	Space Heater		1-9
10-068132	5,800	27 Taylor Street	AsbShg	2	1	0	None	Space Heater		10-1
10-070636	5,800	31 Taylor Street	AsbShg	2	1	0	None	Space Heater		6-8

NORTH RICHMOND AREA PROPERTIES - MANAGEMENT CONTRACT NO. 061-107

AUGUSTA

10-139805	8,500	1756 Davidson Drive	Brick	3	1	0	None	Circulating	C	5-4
101-001930-203	16,500	1605 Fairwood Drive	FBV	3	2	0	Carport	Forced Air Gas	C	5-4
101-007772-222	10,500	2115 Kelly Street	Alum&Brk	3	1	0	Carport	Forced Air Gas	C	7-5
305272-10	11,500	3216 York Drive	NovSdg	3	1	0	None	2 Floor Furnaces	C	4-4

SOUTH RICHMOND AREA PROPERTIES - MANAGEMENT CONTRACT NO. 061-108

AUGUSTA

303199-10	10,500.	3006 Acorn Road	CedShg	3	1	0	None	Forced Air Gas	C	1-4
303081-10	10,500	3020 Acorn Road	Frame	3	1	0	None	Forced Air Oil	C	9-5
305077-10	13,750	2536 Blueberry Drive	Brick	3	1	0	Carport	Forced Air Gas	C	4-5
910-00726	7,500	419 DuPont Street	ConcBlk	2	1	0	None	Wall Furnace	C	8-5
101-047600-221	9,950	1923 Evening Drive	AsbSdg	2	1	0	None	Floor Furnace	C	5-6
10-156135	14,250	1814 Kilner Dr.	Bk&Frame	3	1	0	Carport	Forced Air Gas	C	1-4
10-155740	14,050	1815 Kilner Drive	Brick	3	1½	0	Carport	Wall Heater	C	8-4
10-153922	8,750.	2453 Sumac Drive	Brick	2	1	0	None	Wall Furnace	C	2-4

SCREVEN COUNTY

SYLVANIA

10-113171	8,500.	214 Isabel Street	BkVen	3	1	0	None	Wall Furnace	C	5-3

THOMAS COUNTY

THOMASVILLE

10-099315	6,950	701 Carolina Avenue	AsbSdg	2	1	0	None	Wall Heater	C	3-6
10-099317	6,950	705 Carolina Avenue	AsbSdg	3	1	0	None	Wall Furnace	C	12-5
10-099319	6,950	709 Carolina Avenue	AsbSdg	2	1	0	None($50Dn)	Wall Heater	C	3-1
10-158526	10,500	106 Meadow Street	AsbShg	3	1	0	None	Floor Furnace	C	4-4
10-099338	6,950	704 Tennessee Avenue	AsbSdg	2	1	0	None($50Dn)	Wall Furnace		6-5
10-099337	6,950	706 Tennessee Avenue	AsbShg	3	1	0	None($50Dn)	Wall Furnace	C	9-1
10-099325	6,950	707 Tennessee Avenue	AsbSdg	2	1	0	None	Wall Furnace	C	1-5

TIFT COUNTY

TIFTON

10-131849	11,600	2207 Prince Ave.	FBV	3	1	0	Carport	Wall Furnace		6-3
10-131848	11,600	2211 Prince Ave.	CBV	3	1	0	Carport	Wall Furnace		9-4

TOOMBS COUNTY

VIDALIA

101-014015-203	13,000	905 Adams Street	OBV	3	1	0	None	Forced Air Gas	C	9-5
101-029508-203	13,250	Route #3, Cheney Drive	FBV	3	1½	0	Carport	Wall Heater	C	1-6
101-029882-203	9,100	810 Green Street	AsbShg	2	1	0	None	Floor Furnace	C	2-6
101-031668-203	13,000	N/S Jungle Road	BV	3	1	0	Carport	Wall Heater	C	9-5
101-040185-203	10,950	McSwain Drive	FrameBrk	3	1	0	Carport	Wall Heater	C	10-5
101-019026-203	12,450	702 East Sixth Street	Brick	3	1½	0	None	Wall Heater	C	3-6
101-057143-203	12,000	609&Seventh Street	Brick	3	1½	0	Carport	Wall Heater	C	2-6

LYONS

101-058474-203	11,500	N. Hall Street	Brick	3	1	0	Carport	Wall Heater	C	10-5

TWIGGS COUNTY

JEFFERSONVILLE

10-114218	12,000	Lot #26, Hillcrest Drive	CBV	3	1	0	Carport	2 Wall Furnaces	C	1-6

WARE COUNTY

WARE AREA HOMES - MANAGEMENT CONTRACT NO. 061-82

WAYCROSS

101-009849-203	8,750	1141 Bethune Street	BV	3	1	0	None	Wall Furnace	C	9-5
101-009851	8,750	1406 Bethune Street	BV	3	1	0	None	Wall Furnaces-2	C	7-4
101-009761-203	8,750	1409 Bethune Street	BV	3	1	0	None	Wall Furnace	C	8-4
10-129341	6,500.	1407 Bunche Street	AsbShg	2	1	0	None	Wall Furnace	C	10-2
10-094463	6,000	1909 Gilmore St.	WdSdg	2	1	0	None	Wall Furnace	C	10-1
10-094464	6,000	1811 Gilmore Street	AlumSdg	3	1	0	None	Wall Furnace	C	1-6
10-094465	6,000.	1901 Gilmore Street	AsbShg	2	1	0	None	Wall Furnace	C	1-1
10-094467	6,000.	1905 Gilmore Street	AsbShg	3	1	0	None	Wall Furnace	C	11-2
10-094470	6,000.	1802 Osceola Street	Frame	3	1	0	None	Gas Furnace	C	6-5
10-094471	6,000.	1804 Osceola Avenue	AsbShg	3	1	0	None	Wall Furnace	C	11-2
10-094481	6,000.	1805 Osceola Avenue	AsbShg	2	1	0	None	Wall Furnace	C	12-0
10-094472	6,000.	1806 Osceola Avenue	AsbShg	2	1	0	None	Wall Furnace	C	7-1
10-094482	6,000	1807 Osceola Ave.	AsbShg	3	1	0	None	Wall Furnace	C	9-4
10-094473	6,000.	1808 Osceola Avenue	AsbShg	2	1	0	None	Wall Furnace		4-1
10-094483	6,000	1809 Osceola Street	FrAsbShg	3	1	0	None	Wall Furnace	C	10-4
10-094474	6,000.	1810 Osceola Avenue	AsbShg	3	1	0	None	Wall Furnace	C	3-3
10-094485	6,000	1813 Osceola Ave.	AsbSdg	3	1	0	None	Wall Furnace	C	3-5
10-094476	6,000.	1900 Osceola Avenue	AsbShg	2	1	0	None	Wall Furnace	C	8-1
10-094486	6,000.	1901 Osceola Avenue	AsbShg	2	1	0	None	Wall Furnace	C	4-1
10-094478	6,000.	1904 Osceola Avenue	AsbShg	2	1	0	None	Wall Furnace	C	1-1
981-052269-203	7,250	356 Pineview Drive	AsbShg	3	1	0	Garage	Floor Furnace	C	2-6
101-027403-203	8,900	7215 Tebeau Street	BV	3	1	0	None	2 Wall Furnaces	C	1-6
101-044089-203	9,300	1610 Toomer Street	Stucco	3	1	0	None	Central Gas	C	10-5

WAYNE COUNTY

WAYNE AREA PROPERTIES - MANAGEMENT CONTRACT NO. 061-99

JESUP

101-053943-203	13,000	562 South Elm Street	Frame	3	2	0	None	Forced Air Gas	C	2-6
10-143523	"As-Is"Only	1065-67 Orange St. 14,000	ConBlk	3	1	0	None	Space Heater		2-4
10-074079	6,000.	668 Robinson Drive	AsbShg	2	1	0	None	Space Heater	C	7-3

WORTH COUNTY

SYLVESTER

10-120375	12,500.	Lakeview Drive	BkVen	3	1	0	Carport	Wall Furnace	C	2-4
10-120376	12,500 SP	216 Lakeview Dr.	BkVen	3	1	0	Carport	Wall Furnace	C	9-3
10-160189	13,500	305 E. Wallace Street	AsbSdg	3	2	0	Carport	2 Floor Furnaces	C	10-5

AVAILABLE FOR RENTAL

ALBANY

PINEVIEW SUBDIVISION PROPERTIES
Management Agent: Warren & Brimberry Realty Company, 515 Pine Avenue, Albany, Georgia
One story single family, one, two and three bedroom units at rentals from $48.50 to $75.00 per month including cold water, with tenants providing heat and electricity. Month to month lease.

AUGUSTA

K-G-L PROPERTIES
Management Agent: Augusta Realty Company, 105 Marion Building, Augusta, Georgia
One story single family two and three bedrooms at rentals from $40.00 to $70.00 per month with tenant providing heat and utilities. Month to month lease. These homes are in Fleming Acres, Kendan Park, Richmond Hills and Terrace Manor Subdivisions. In Lumpkin Park Subdivision, one story duplexes, two and three bedrooms a side, at monthly rentals from $57.50 to $70.00 per unit, with tenant providing heat and utilities. Month to month lease.

WALKER VILLA
Management Agent: Augusta Realty Company, 105 Marion Building, Augusta, Georgia
One story single family two bedroom homes at rentals of $45.00 per month with tenant providing heat and utilities. Month to month lease.

DUBLIN

LAURENS AREA HOMES
Management Agent: Curry Insurance Agency, 205 N. Jefferson Street, Dublin, Georgia
One story single family two and three bedroom homes at rentals from $45.00 to $70.00 per month, with tenant providing heat and utilities. Month to month lease.

MACON

WESTFIELD PROPERTIES
Management Agent: Georgia Realty & Management Company, 1616 Watson Boulevard, Warnet Robins, Georgia. One story single family two and three bedroom homes at rentals from $55.00 to $60.00 per month with tenant providing heat and utilities. Month to month lease. These properties are located in Westfield and Vinson Village Subdivisions.

WARNER ROBINS

EVERGREEN PARK AND PIEDMONT HEIGHTS PROPERTIES
Management Agent: Georgia Realty & Management Company, 1616 Watson Boulevard, Warner Robins, Georgia. One story single family two and three bedroom homes at rentals from $60.00 to $75.00 per month with tenant providing heat and utilities. Month to month lease. These properties are located in Evergreen Park and Piedmont Heights Subdivisions.

THE FOLLOWING MORTGAGEES HAVE EXPRESSED AN INTEREST IN PARTICIPATING IN OUR PRIVATE FINANCING PROGRAM

Adair Realty & Loan Co.
56 Peachtree St., NW
Atlanta, Ga.

Advance Mortgage
44 Forsyth St., NW
Atlanta, Ga.

American National Bank
710 Gloucester St.
Brunswick, Ga.

Atlanta Federal Savings & Loan Assn.
18-22 Marietta St., NW, Atlanta, Ga.
4018 Peachtree Rd., Brookhaven, Ga.

Blanchard & Calhoun Mortgage Co.
771 Broad St.
Augusta, Ga.

Citizens & Southern National Bank
College Ave., Athens, Ga.
Marietta St., NW, Atlanta, Ga.
Broad St., Augusta, Ga.
487 Cherry St., Macon, Ga.

Cheves-Green Enterprises
1242 C & S Bank Bldg., Atlanta, Ga.

Cobb Exchange Bank
1311 Roswell Rd., Atlanta, Ga.

Collateral Investment Co.
2233 - 4th Avenue, N., Birmingham, Ala.
Suite 212 - Peachtree Center Bldg., Atlanta, Ga.

Pringle Associated Mortgage Corp.
101 Marietta St. Bldg., Atlanta, Ga.
Baton Rouge, La.

Draper-Owens Company
521 Grant Bldg., Atlanta, Ga.

Embry Mortgage Corporation
Decatur Fed. Savings & Loan Assn. Bldg.
Decatur, Ga.

Empire Home Loans, Inc.
315 W. Broad Ave., Albany, Ga.
23 - 12th St., Columbus, Ga.

Fickling & Walker, Inc.
66 Pryor St., NE, Atlanta, Ga.
240 Second Street, Macon, Ga.

First Federal Savings & Loan Assn.
30 E. Bryan St., Savannah, Ga.
Statesboro, Ga.

First Investors Mortgage Co.
229 E. Broad St., Athens, Ga.

Fulton Federal Savings & Loan Assn.
26 Pryor St., NE, Atlanta, Ga.

Fulton National Bank
P. O. Box 4387, Atlanta, Ga.
108 S. Ponce De Leon Ave., Decatur, Ga.

General Guaranty Mortgage Co., Inc.
320 Carnegie Bldg., Atlanta, Ga.

Georgia Home Loans
1145 - 13th St., Columbus, Ga.

The Georgia Loan & Trust Co.
P.O. Box 957, Atlanta, Ga.
225 - 3rd St., Macon, Ga.

Georgia Railroad Bank & Trust Co.
701 Broad St., Augusta, Ga.

B. M. Grant Company
330 Ponce De Leon Ave., NE, Atlanta, Ga.

Griffith Mortgage Corporation
737 Walnut St., Macon, Ga.

Harvey-Given Company
6th Avenue Bldg., Rome, Ga.

Home Federal Savings & Loan Assn.
37 Bull St., Savannah, Ga.

Home Savings & Loan Assn.
77 Forsyth St., NW, Atlanta, Ga.

IMC, Incorporated
Suite 1005, 101 Marietta St. Bldg.
Atlanta, Ga.

W. B. Leedy & Company, Inc.
Ga. Life & Health Bldg., Atlanta, Ga.

The Liberty National Bank & Trust Co.
1809 Habersham St., Savannah, Ga.

Life Insurance Co. of Georgia
573 W. Peachtree St., NW, Atlanta, Ga.

Lynes Mortgage Company
120 E. St. Julian St., Savannah, Ga.

Martin & Bazzel
421 Ga. Health & Life Bldg., Atlanta, Ga.

Miller-Terrell Company, Inc.
Suite 911, 615 Peachtree St., NE
Atlanta, Ga.

Murphy, Taylor & Ellis, Inc.
575 First St., Macon, Ga.

National Home Acceptance Corp.
Peachtree Center Bldg., Atlanta, Ga.

National Home Loans, Inc.
3523 Memorial Dr., Decatur, Ga.

Palmer & Cay, Incorporated
622 Drayton St., Savannah, Ga.

Pine State Securities Corp.
225 Fulton Federal Building
Atlanta, Georgia

The Kissell Company
2115 Bank of Georgia Bldg.
Atlanta, Ga.

The Prudential Insurance Co. Of America
P.O. Box 2130, Jacksonville, Fla.
(For South Georgia Properties)
1371 Peachtree Bldg., Atlanta, Ga.
(For North Georgia Properties)
C/O J. J. Sullivan, P.O. Box 101, Savannah, Ga.

Savannah Loan & Investment Company
1 Bull St., Savannah, Ga.

Scott Hudgens Realty & Mortgage Co., Inc.
433 E. Virginia Ave., College Park, Ga.

Sherman & Hemstreet, Incorporated
801 Broad St., Augusta, Ga.

Southeastern Mortgage Corporation
116 N. Jackson St., Albany, Ga.

Southern Finance Corporation
753 Broad St., Augusta, Ga.

Southern Loan & Investment Company
205 N. Jefferson St., Dublin, Ga.

Spratlin & Harrington, Inc.
74 Marietta St., NW, Atlanta, Ga.

Standard Federal Savings & Loan Assn.
48 Broad St., NW, Atlanta, Ga.

Statewide Mortgage Company
66 Luckie St., Suite 807, Atlanta, Ga.

D. L. Stokes & Company, Inc.
680 W. Peachtree St., NW, Atlanta, Ga.

Tharpe & Brooks, Incorporated
728 W. Peachtree St., NW, Atlanta, Ga.
1240 Greene St., Augusta, Ga.
1305 - 2nd Ave., Columbus, Ga.
505 First National Bank Bldg., Columbus, Ga.
37 East Broad St., Savannah, Ga.

United Mortgagee Servicing Corp.
101 Marietta St. Bldg., Atlanta, Ga.

Roy D. Warren Company, Inc.
418 Healey Bldg., Atlanta, Ga.
30 Pryor St., SW, Atlanta, Ga.

Way, Peters, Cowden & Langford, Inc.
1417 Union St., Brunswick, Ga.

Jack E. Wilson Mortgage Company, Inc.
206 Roswell Rd., Marietta, Ga.

FEDERAL HOUSING ADMINISTRATION
300 Peachtree Center Building
230 Peachtree Street, N. W.
ATLANTA, GEORGIA 30303

OFFICIAL BUSINESS

POSTAGE AND FEES PAID
FEDERAL HOUSING ADMINISTRATION

[Chart explaining]

FEDERAL URBAN HOUSING PROGRAM

I. New Construction and Acquisition

A. Multifamily

PRESIDENT'S COMMITTEE
ON URBAN HOUSING
Oct. 1967

I. NEW CONSTRUCTION AND ACQUISITION

A. MULTIFAMILY

NAME (1)	SUMMARY OF PROGRAM (2)	ELIGIBLE MORTGAGOR (3)	MAXIMUM INTEREST RATE (4)	FHA INSURANCE PREMIUM ON DECLINING BALANCE (5)	MAXIMUM TERM (6)	PERCENTAGE OF MORTGAGE COST INSURED (7)	MAXIMUM AMOUNT INSURABLE (8)	FHA FEES (9) APPLICATION (a)	COMMITMENT (b)	INSPECTION (c)	COST CERTIFICATION REQUIRED (10)	FORM OF FHA PAYMENT ON DEFAULT (11)	TENANT LIMITATIONS (12)	FNMA PURCHASE (13)	ADVANCES INSURABLE (14)	PREVAILING WAGE REQUIRED (15)	ANTI-DISCRIMINATION REQUIREMENTS (16)	NATURE OF FEDERAL SUBSIDY (COST TO GOVERNMENT) (17)	INCOME LEVEL REACHED (18)
Section 207 — Rental Housing	First mortgage insurance to finance construction and rehabilitation of detached, semi-detached, row, walk-up, or elevator type rental housing for families—8 or more units.	Investors, builders, developers and others who meet FHA requirements; Federal, State or local agencies; limited dividend corporations.	5¼%	½%	Satisfactory to FHA Commissioner. Usually 39 years or ¾ economic life.	90% estimated value	*Project limitations:* private mortgagor— $20,000,000 public mortgagor— $50,000,000 *Dwelling Unit Limitations:** bdrms elev. other 0 $10,500 $ 9,000 1 15,000 12,000 2 18,000 15,000 3 22,500 18,500 4 or more 25,500 21,000	$1.50 per $1,000	(a) + (b) = $3 per $1,000	$5 per $1,000	By mortgagor. If identity of interest with contractor, by contractor.	debentures	none	yes	yes	when advances insured	contractor employment; sale or occupancy	none	middle or upper
Section 207 — Mobile Home Courts	First mortgage insurance to finance construction or rehabilitation of mobile home courts—50 or more spaces.	Same as above.	5¼%	½%	15 years	75% estimated value	$500,000 per project $1,800 per space**	$1.50 per $1,000	(a) + (b) = $3 per $1,000	$5 per $1,000	By mortgagor. If identity of interest with contractor, by contractor.	debentures	none	yes	yes	when advances insured	contractor employment; sale or occupancy	none	middle
Section 213 — Coop (management type)	First mortgage insurance to finance construction, acquisition or rehabilitation of coop projects by a nonprofit coop or acquisition from an investor-sponsor—5 or more units.	Mortgages must cover property held by a nonprofit coop housing corporation with occupancy being limited to members.	5¼%	½%	40 years or ¾ economic life.	97% replacement value	*Project limitations:* private mortgagor— $20,000,000 public mortgagor— $25,000,000	$1.50 per $1,000	(a) + (b) = $3 per $1,000	$5 per $1,000	By mortgagor. If identity of interest with contractor, by contractor.	debentures	none	special assistance fund	yes	when advances insured	sale or occupancy	Only when FNMA borrowing rate exceeds mortgage interest rate. Subsidy equals the difference since mortgage is purchased at 100%.	middle or upper
Section 213 — Coop (investor-sponsored)	First mortgage insurance to finance construction or rehabilitation of multifamily project by a corporation intending to sell to a nonprofit coop—5 or more units.	Approved by FHA and intending to sell to coop.	5¼%	½%	40 years or ¾ economic life.	90% replacement value	Same as 213 — management type above.	$1.50 per $1,000	(a) + (b) = $3 per $1,000	$5 per $1,000	By mortgagor. If identity of interest with contractor, by contractor.	debenture	none	special assistance fund	yes	when advances insured	sale or occupancy	Same as 213— management type above.	middle or upper
Section 213 — Coop (sales)	First mortgage insurance to finance construction by a nonprofit coop or trust of units to be sold to members of the corporation or beneficiaries of the trust—5 or more units.	Nonprofit coop or trust which will release individual units to its members or beneficiaries.	5¼%	½%	35 years or ¾ economic life.	Sum equal to aggregate of mortgages if each unit insured by owner-occupant under 203(b). (See SINGLE FAMILY, Section 203(b) below.) Maximum of $12,500,000.		$1.50 per $1,000	(a) + (b) = $3 per $1,000	$5 per $1,000	By mortgagor. If identity of interest with contractor, by contractor.	debenture	none	special assistance fund	yes	when advances insured	sale or occupancy	Same as 213— management type above.	middle or upper
Section 220 —	First mortgage insurance to finance construction or rehabilitation of rental apartments in urban renewal areas—2 or more units.	Investor, builder, developer, public bodies, owner-occupants or limited dividend corporations.	6%	½%	Satisfactory to FHA. Usually 40 years or ¾ economic life.	90% replacement value	*Project limitations:* private mortgagor— $30,000,000 public mortgagor— $50,000 Dwelling unit limitations: Same as Section 207 above.	$1.50 per $1,000	(a) + (b) = $3 per $1,000	$5 per $1,000	By mortgagor. If identity of interest with contractor, by contractor.	debenture	none	special assistance fund	yes	when advances insured	construction employment; sale or occupancy	none	middle or upper
Section 221(d)(3) — Below Market Interest Rates	First mortgage insurance to finance construction or rehabilitation of rental or coop housing for (1) low or moderate income families or (2) individuals who are elderly or handicapped. Up to 10% may be occupied by other individuals. Maximum 75% rent supplement funds may be used with such construction.	Public agency, nonprofit corporation, coop, or limited dividend individuals, partnerships, corporations or trusts mortgagor.	3%	none	Satisfactory to FHA. Usually 40 years or ¾ economic life.	Limited dividend: mortgagor— 90% replacement cost all others— 100% replacement cost	*Project limitation:* $12,500,000 *Dwelling unit limitations:** bdrms elev. other 0 $ 9,500 $ 8,000 1 13,500 11,250 2 16,000 13,500 3 20,000 17,000	$1.50 per $1,000	(a) + (b) = $3 per $1,000	$5 per $1,000	Nonprofit or limited dividend corporation—by contractor and mortgagor. Others—by mortgagor, but if identity of interest with contractor, by contractor.	cash or debentures	low or moderate income, elderly or handicapped	special assistance fund	yes	when advances insured	construction employment; sale or occupancy	Difference between FNMA borrowing rate and 3% interest rate. Insurance costs to FHA.	moderate

	lies—8 or more units.	corporations.			nomic life.		public mortgagor— $50,000,000 *Dwelling Unit Limitations:** bdrms elev. other 0 $10,500 $ 9,000 1 15,000 12,000 2 18,000 15,000 3 22,500 18,500 4 or more 25,500 21,000												
Section 207 — Mobile Home Courts	First mortgage insurance to finance construction or rehabilitation of mobile home courts—50 or more spaces.	Same as above.	5¼%	½%	15 years	75% estimated value	$500,000 per project $1,800 per space**	$1.50 per $1,000	(a) + (b) = $3 per $1,000	$5 per $1,000	By mortgagor. If identity of interest with contractor, by contractor.	debentures	none	yes	yes	when advances insured	contractor employment; sale or occupancy	none	middle
Section 213 — Coop (management type)	First mortgage insurance to finance construction, acquisition or rehabilitation of coop projects by a nonprofit coop or acquisition from an investor-sponsor—5 or more units.	Mortgages must cover property held by a nonprofit coop housing corporation with occupancy being limited to members.	5¼%	½%	40 years or ¾ economic life.	97% replacement value	*Project limitations:* private mortgagor— $20,000,000 public mortgagor— $25,000,000	$1.50 per $1,000	(a) + (b) = $3 per $1,000	$5 per $1,000	By mortgagor. If identity of interest with contractor, by contractor.	debentures	none	special assistance fund	yes	when advances insured	sale or occupancy	Only when FNMA borrowing rate exceeds mortgage interest rate. Subsidy equals the difference since mortgage is purchased at 100%.	middle or upper
Section 213 — Coop (investor-sponsored)	First mortgage insurance to finance construction or rehabilitation of multi-family project by a corporation intending to sell to a nonprofit coop—5 or more units.	Approved by FHA and intending to sell to coop.	5¼%	½%	40 years or ¾ economic life.	90% replacement value	Same as 213—management type above.	$1.50 per $1,000	(a) + (b) = $3 per $1,000	$5 per $1,000	By mortgagor. If identity of interest with contractor, by contractor.	debenture	none	special assistance fund	yes	when advances insured	sale or occupancy	Same as 213—management type above.	middle or upper
Section 213 — Coop (sales)	First mortgage insurance to finance construction by a nonprofit coop or trust of units to be sold to members of the corporation or beneficiaries of the trust—5 or more units.	Nonprofit coop or trust which will release individual units to its members or beneficiaries.	5¼%	½%	35 years or ¾ economic life.	Sum equal to aggregate of mortgages if each unit insured by owner-occupant under 203(b). (See SINGLE FAMILY, Section 203(b) below.) Maximum of $12,500,000.		$1.50 per $1,000	(a) + (b) = $3 per $1,000	$5 per $1,000	By mortgagor. If identity of interest with contractor, by contractor.	debenture	none	special assistance fund	yes	when advances insured	sale or occupancy	Same as 213—management type above.	middle or upper
Section 220 —	First mortgage insurance to finance construction or rehabilitation of rental apartments in urban renewal areas—2 or more units.	Investor, builder, developer, public bodies, owner-occupants or limited dividend corporations.	6%	½%	Satisfactory to FHA. Usually 40 years or ¾ economic life.	90% replacement value	*Project limitations:* private mortgagor— $30,000,000 public mortgagor— $50,000 Dwelling unit limitations: Same as Section 207 above.	$1.50 per $1,000	(a) + (b) = $3 per $1,000	$5 per $1,000	By mortgagor. If identity of interest with contractor, by contractor.	debenture	none	special assistance fund	yes	when advances insured	construction employment; sale or occupancy	none	middle or upper
Section 221(d)(3) — Below Market Interest Rates	First mortgage insurance to finance construction or rehabilitation of rental or coop housing for (1) low or moderate income families or (2) individuals who are elderly or handicapped. Up to 10% may be occupied by other individuals. Maximum 75% rent supplement funds may be used with such construction.	Public agency, nonprofit corporation, coop, or limited dividend individuals, partnerships, corporations or trusts mortgagor.	3%	none	Satisfactory to FHA. Usually 40 years or ¾ economic life.	Limited dividend: mortgagor— 90% replacement cost all others— 100% replacement cost	*Project limitation:* $12,500,000 *Dwelling unit limitations:** bdrms elev. other 0 $ 9,500 $ 8,000 1 13,500 11,250 2 16,000 13,500 3 20,000 17,000 4 or more 22,750 19,250	$1.50 per $1,000	(a) + (b) = $3 per $1,000	$5 per $1,000	Nonprofit or limited dividend corporation—by contractor and mortgagor. Others—by mortgagor, but if identity of interest with contractor, by contractor.	cash or debentures	low or moderate income, elderly or handicapped	special assistance fund	yes	when advances insured	construction employment; sale or occupancy	Difference between FNMA borrowing rate and 3% interest rate. Insurance costs to FHA.	moderate
Market Rate	Same as above. Program enables the mortgagor to participate in the rent supplement program without a limitation on the extent of participation.	Same as above.	6%	½%	Other provisions same 221(d)(3) BMIR above.	Same as above.	Same as above	Same as above.	Same as above.	Same as above.	Same as above.	Same as above.	Same as above.	Same as above.	Same as above.	Same as above.	Same as above.	When used with rent supplement, all of supplement. If FNMA borrowing rate exceeded 6% interest rate, excess would be subsidy since purchased at 100%.	middle; If used with rent supplement, low
Rent Supplements	Contracts to make supplement payments to enable low income individuals and families who are elderly, handicapped, displaced by Government action, occupants of substandard housing or occupants or former occupants of homes damaged by natural disaster to live in new or rehabilitated housing.	Private nonprofit, limited dividend or coop mortgagor of market rate property. Up to 5% may be used with below market interest rate. Up to 5% may be used with Section 231 or Section 202 properties below.	6%	½%	40 years	.....	Payments not to exceed amount by which fair market rental exceeds ¼ of tenants income.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Amount of payments	low
Section 221(d)(4)	First mortgage insurance to finance construction or rehabilitation of rental housing for low or moderate income families, individuals age 62 or older or handicapped—5 or more units.	Private, profit-motivated mortgagor.	6%	½%	Satisfactory to FHA. Usually 40 years or ¾ economic life.	90% replacement cost	Same as 221(d)(3) BMIR above	$1.50 per $1,000	(a) + (b) = $3 per $1,000	$5 per $1,000	By mortgagor. If identity of interest between mortgagor and contractor, by contractor.	cash or debentures	Low or moderate income families, elderly, or handicapped individuals.	yes Special assistance funds available for displaced families only.	yes	when advances insured	Construction employment; sale or occupancy.	none	middle
Section 234(d) — Condominium	First mortgage insurance to finance construction or rehabilitation of condominium units—5 or more units.	Sponsor who intends to sell individual units as condominiums	5¼%	½%	Satisfactory to FHA. Usually 39 years or ¾ economic life.	90% replacement cost	*Project limitations:* private mortgagor— $20,000,000 public mortgagor— $25,000,000 Unit limits same as Section 207 above.	$1.50 per $1,000	(a) + (b) = $3 per $1,000	$5 per $1,000	By mortgagor. If identity of interest between mortgagor and contractor, by contractor.	debentures	none	yes	yes	when advances insured	Construction employment; sale or occupancy.	none	middle or upper
Title X	First mortgage insurance to finance purchase of raw land and the development of improved building sites or the development of new communities.	Private mortgagor approved by the Commissioner of FHA.	6%	7 years or less — 2% for 3 years plus 1/12% for each additional month. Over 7 years—1/12% per month prior to start of amortization, ¾% average outstanding mortgage per year.	7 years, longer or private water or sewer systems and new commitments	50% value of land plus 90% development cost or 75% value on completion	$25,000,000	$1.50 per $1,000	(a) + (b) = $4.50 per $1,000	none	By mortgagor. If identity of interest between mortgagor and contractor, by contractor.	debentures	none	yes	yes	when advances insured	Construction employment	none	middle and upper
Section 231 — Elderly	First mortgage insurance to finance costs of construction or rehabilitation of rental housing designed for occupancy by elderly or handicapped persons.	Profit or nonprofit mortgagors.	5½%	½%	Satisfactory to FHA. Usually 40 years or ¾ economic life.	Nonprofit mortgagor: 100% replacement cost. Profit mortgagor: 90% replacement cost.	Same as Section 221(d)(3) above. Project limitation for a public mortgagor is $50,000,000	$1.50 per $1,000	(a) + (b) = $3 per $1,000	$5 per $1,000	By mortgagor. If identity of interest between mortgagor and contractor, by contractor.	debentures	elderly, handicapped	yes Special assistance funds available for a non-profit mortgagor only.	yes	when advances insured	Construction employment; sale or occupancy.	none	middle and upper elderly or handicapped.
Section 202 — Loans	Direct loans to nonprofit groups of 100% of cost to finance the construction or rehabilitation of rental or coop apartments designed for occupancy by the elderly, handicapped and disabled.	Ongoing, stable, nonprofit group such as a church, labor union, fraternal organization, or service club. Cannot be a housing authority.	3%	.....	50 years	100%	None, but carefully scrutinized above $12,000 per unit.	.....	.....	.....	none	.....	elderly, handicapped	.....	.....	required	.....	Difference between borrowing rate and interest rate of loan.	moderate and middle income elderly

* Unit limitations may be increased 45% in high cost areas.
** Space limitations may be increased 25% in high cost areas.

I. NE

B.

Sectic

Sectic

Sectio
Urban

FEDERAL URBAN HOUSING PROGRAMS

I. New Construction and Acquisition

B. Single Family and Small Units

PRESIDENT'S COMMITTEE ON URBAN HOUSING
Oct. 1967

I. NEW CONSTRUCTION AND ACQUISITION

B. SINGLE FAMILY AND SMALL UNITS

NAME (1)	SUMMARY OF PROGRAM (2)	ELIGIBLE MORTGAGOR (3)	MAXIMUM INTEREST RATE (4)	FHA INSURANCE PREMIUM ON DECLINING BALANCE (5)	MAXIMUM TERM (6)	PERCENTAGE OF MORTGAGE COST INSURED (7)	MAXIMUM AMOUNT INSURABLE (8)	FHA FEES (9)			COST CERTIFICATION REQUIRED (10)	FORM OF FHA PAYMENT ON DEFAULT (11)	TENANT LIMITATIONS (12)	FNMA PURCHASE (13)	ADVANCES INSURABLE (14)	PREVAILING WAGE REQUIRED (15)	ANTI-DISCRIMINATION REQUIREMENTS (16)	NATURE OF FEDERAL SUBSIDY (COST TO GOVERNMENT) (17)	INCOME LEVEL REACHED (18)
								APPLICATION (a)	COMMITMENT (b)	INSPECTION (c)									
Section 203(b)	First mortgage insurance to finance construction or purchase of 1-4 family housing.	Owner-occupant or absentee owner of 1-4 family housing who has ability to pay.	6%	½%	30 years, 35 years in special cases; or ¾ remaining economic life	Owner-occupant: 1. New construction or completed more than 1 year—97% of first $15,000 of replacement cost, 90% of remainder not to exceed $20,000, plus 80% over $20,000 2. Completed less than 1 year—90% of first $20,000 of appraised value, plus 80% over $20,000. Absentee-owner: 85% of above	Owner-occupant: 1-family—$30,000 2–3-family—$32,500 4-family—$37,500 low-cost MPS—$12,500 Absentee-owner: 1-family—$25,500 2-family—$27,600 3-family $27,600 4-family—$31,800 low-cost—$10,600	$35 application fee, proposed increase to $45			None	Debentures	None	Yes	Yes	No	Sale or occupancy	None	Middle or upper
Section 213(d)—Coop	Insurance of mortgages on individual dwelling units in coop projects released from the blanket mortgage.	Owner-occupant or absentee	5¾%	½%	30 years, 35 years in special cases	Unpaid balance of project mortgage allocable to the unit.		None			See Multifamily Section 213—Coop (sales)	.....	See Multifamily, Section 213—Coop (sales)			.....	Sale or occupancy	None	Middle or upper
Section 220—Urban Renewal	First mortgage insurance to permit construction or rehabilitation of 1-11 family units in approved urban renewal and code enforcement areas.	Owner-occupant or absentee owner.	6%	½%	Operative builder: 20 years, or ¾ remaining economic life. Other mortgagors: 30 years, (35 years in special cases) or ¾ remaining economic life.	Owner-occupant: 97% of first $15,000 of replacement cost, 90% of next $5,000, 80% of amount over $20,000. Absentee-owner: 93% of above	Owner-occupant: 1–4-family—same as Section 203(b) above. 5 or more—$37,500 plus $7,000 for each family in excess of 4. Absentee-owner: 1. Property held for rental: 1-family—$27,900 2–3-family—$30,200 4-family—$34,800 5 or more—$34,800 plus $6,500 for each family in excess of 4. 2. Property held for sale: 1-family—$25,500 2-family—$27,600	$35; $45 proposed	None	None	None	Debentures	None	Yes Special assistance funds also may be used when available	No	No	Sale or occupancy	None	Middle or upper
Section 221(d)(2)	First mortgage insurance to finance costs of construction or rehabilitation of low cost housing for families displaced by urban renewal or other government action or single family housing for low income families. 1-4 famliy housing.	If dwelling is designed for 2-4 family residence, it must be occupied by the owner.	6%	½%	30 years or ¾ economic life. May be extended to 35 or 40 yrs for several classes of mortgages.	Displaced family: 1. New construction or completed more than 1 yr or lesser of appraised value plus prepaid expenses minus $200 per unit. 2. Completed less than 1 year or 90% of appraised value. Moderate or low income family: 1. New construction or completed more than 1 year or lesser of appraised value or 97% appraised value plus prepaid expenses. 2. Completed less than 1 year or 90% of appraised value. Operative builder: 85% of appraised value.	Displaced family: 1-family—$12,500 2-family—$20,000 3-family—$27,000 4-family—$33,000 Other families: 1-family—$12,500 Operative builder: 1-family—$10,600	$35; $45 proposed			None	Debentures	Displaced, low or moderate income families	Yes Special assistance funds may be used for disaster programs, Indian lands, or low-rent housing.	No	No	Sale or occupancy	None	Lower-middle
Section 234(c)—Condominium	First mortgage insurance to finance purchase of single condominium units in existing multifamily projects. Project must have 5 or more units (see Multifamily, Section 234(d) for blanket mortgage and construction terms).	Mortgagor must occupy the unit or another unit in the same project which he financed under this section previously. He may not mortgage more than 4.	6%	½%	30 yrs or ¾ economic life. May be extended to 35 for owner-occupant.	Owner-occupant: 97% first $15,000 of replacement cost, 90% of next $5,000, 80% of amount over $20,000. Absentee-owner: 93% of above	Owner-occupant: $30,000 Absentee-owner: $25,500	$35; waived if application filed prior to blanket mortgage commitment.	.....	.....	.....	Debentures	None	Yes	.....	.....	Sale or occupancy	None	Middle or upper
VA Home Loan Guarantee	Contract by VA to guarantee secured loans to encourage the extension of credit to veterans for the purchase, construction, rehabilitation or improvement of homes.	Veteran owner-occupant of property who is a satisfactory credit risk.	6%	.....	30 yrs. On farm realty, 40 yrs.	60% or $7,500, whichever is less	No limit on private loan: guarantee limited to $7,500	VA funding fee of ½% as non-recurring charge for veterans whose entitlement derives from service beginning after 1/31/55.			None	Cash	Veterans for specified periods after service	Yes	Yes	No	.....	None	Middle or upper
VA Direct Loan Program	Direct loan to enable veteran unable to obtain VA guaranteed loans because of credit shortage to construct, purchase, alter, repair, improve, etc. a single family dwelling occupied by veteran owner as his home, if that home is located in a VA-designated direct-loan area (never in a large urban area).	Veteran owner-occupant of property to be altered, etc.	6%	.....	30 yrs	.....	Maximum Amount of Loan $17,500 or up to $25,000 in a VA-designated high-cost area	Same as above + 1% originating fee (to cover closing costs)			None	.....	veterans for specified periods after service	.....	.....	No	.....	None	Middle or upper

II.

Sec
hab

Sec
hab

FEDERAL URBAN HOUSING PROGRAMS

II. Rehabilitation and Improvement

A. R.A.A. Programs

PRESIDENT'S COMMITTEE
ON URBAN HOUSING
Oct. 1967

II. REHABILITATION AND IMPROVEMENT

A. RAA PROGRAMS

NAME (1)	SUMMARY OF PROGRAM (2)	ELIGIBLE APPLICANT (3)	MAXIMUM INTEREST RATE (4)	MAXIMUM TERM (5)	AMOUNT (6) & (7)	APPLICATION FEES (8)	COST CERTIFICATION REQUIRED (9)	FORM OF FHA PAYMENT ON DEFAULT (10)	TENANT LIMITATIONS (11)	FNMA PURCHASE (12)	ADVANCES ON COMPLETED WORK (13)	PREVAILING WAGE REQUIRED (14)	ANTI-DISCRIMINATION REQUIREMENTS (15)	NATURE OF FEDERAL SUBSIDY (COST TO GOVERNMENT) (16)	INCOME LEVEL REACHED (17)
Section 115—RAA Rehabilitation Grants	Grants to home owners to finance repairs and improvements in Federally assisted urban renewal or code enforcement areas, to make property conform to code requirements in code enforcement areas and urban renewal plan requirements in urban renewal areas.	Must be owner-occupant of one to four family property to be rehabilitated.			The least of: 1. $1,500 2. Actual cost of repairs and improvements. 3. For applicants whose annual income exceeds $3,000, an amount not to exceed that portion of the cost of repairs and improvements which cannot be paid for with any available loan that can be amortized as part of the applicant's monthly housing expense without requiring that expense to exceed 25% of the applicants monthly income.	None	None	.....	None	None	Up to 80% may be given in interim payments for work completed	None	Sale, use, and occupancy of property. Equal employment opportunity provisions apply to all construction contracts and subcontracts exceeding $10,000.	Total amount of grant	Low
Section 312—RAA Rehabilitation	Direct Federal loans to finance rehabilitation of property in Federally assisted urban renewal or code enforcement areas, to make property conform to code requirements in code enforcement areas and urban renewal plan requirements and objectives in urban renewal areas. Lien required for loans over $3,500, but subordinate lien acceptable.	Owner of residential property in project area, and, in addition, owners and tenants of nonresidential property.	3%	20 yrs or ¾ economic life after rehabilitation, whichever is less. In a nonresidential property term of loan to a tenant shall not exceed unexpired term of the lease less 1 year	**RESIDENTIAL LOANS**—may not exceed the least of: 1. $10,000 per dwelling unit.* 2. A loan for rehabilitation only may not exceed the estimated cost of rehabilitation. 3. A loan on a 1-4 dwelling unit owner-occupied property may include an amount to refinance existing debt secured by the property. A loan which includes refinancing may exceed the estimated cost of rehabilitation up to the amount of existing debt secured by the property. To be eligible for refinancing, the monthly principal and interest payments for a loan for rehabilitation costs, when added to the monthly payments on existing debt secured by the property, must result in total monthly payments for principal and interest that exceed 20% of the applicants total monthly income. 4. Notwithstanding the above allowable limits, the sum of the loan and any remaining debt secured by the property may not exceed for: (a) 1-11 family units.** (1) 1-family $30,000, 2- and 3-family $32,500, 4-family $37,500, plus $7,000 for each unit in excess of 4. (2) The portion of the sum-of as-is value of the property and estimated rehabilitation costs—which is represented by 97% of the first $15,000, 90% of the next $5,000, and 80% of any balance of the sum which exceeds $20,000.*** (3) Nonresident owners—93% of amounts computed under (4)(a) above. (b) Investor-owned property or 2 or more units.** (1) 90% of the sum of estimated cost of rehabilitation and estimated as-is value of property. (2) Unit limits:* Bdrm / Elev. / walk up, no more than five units / walk up, more than 5 units 0 / $10,500 / $ 9,000 / $ 9,000 1 / $15,000 / $12,500 / $12,500 2 / $18,000 / $18,750 / $15,000 3 / $22,500 / $23,125 / $18,500 4 or more / $25,500 / $26,250 / $21,000 **NONRESIDENTIAL LOANS**—limited to the lesser of: 1. Rehabilitation cost. 2. $50,000 per property. 3. 80% of the value of the property after rehabilitation. Also the loan amount to a property owner shall not exceed an amount, which when added to any outstanding indebtedness related to the property creates a total outstanding indebtedness that is in excess of 80% of the estimated market value of the property after rehabilitation.	1. Residential: a. owner-occupied, one to four dwelling units $35. b. Investor owned — for property with one dwelling unit after rehabilitation $35. c. For property with two or more dwelling units after rehabilitation, the larger of: 1. $65, or 2. an amount based on $8 for each $1,000 of the amount of the requested loan. d. If the loan is less than $3,500, no fee is involved. 2. Nonresidential: a. Larger of 1. $35, or 2. An amount based on $8 for each $1,000 of the estimated loan amount.	None	.....	None	No	Up to 80% may be given in interim payments for work completed	1. Residential — structures containing 12 or more dwelling units. 2. Nonresidential —construction contracts for more than $2,000.	1. Sale, use, and occupancy of property. 2. Residential — Equal employment opportunity provisions apply to all construction contracts and subcontracts exceeding $10,000. 3. Nonresidential —Equal employment opportunity provisions apply to all construction contracts and subcontracts exceeding $2,000.	Difference between Federal borrowing rate and 3% interest rate	Not applicable

* Dollar limits may be increased up to 45% in high cost construction areas.

** For a property with 2-11 dwelling units, the applicant has the option of using either 4 a. or 4 b. If 12 or more dwelling units are involved only 4 b. may be used.

*** Veteran owners of one family residences are permitted a loan to value ratio as follows: The portion of the sum of as-is value of the property and estimated rehabilitation costs which is represented by 100% of the first $15,000, 90% of the next $5,000, and 85% of any balance of the sum which exceeds $20,000.

FEDERAL URBAN HOUSING PROGRAMS

II. Rehabilitation and Improvement

B. FHA and VA Programs

PRESIDENT'S COMMITTEE ON URBAN HOUSING
Oct. 1967

II. REHABILITATION AND IMPROVEMENT

B. FHA AND VA PROGRAMS

NAME (1)	SUMMARY OF PROGRAM (2)	ELIGIBLE MORTGAGOR (3)	MAXIMUM INTEREST RATE (4)	FHA/VA INS. PREM. ON DECLIN. BALANCE (5)	MAXIMUM TERM (6)	PERCENTAGE MORT. COST INSURED (7)	MAXIMUM AMOUNT INSURABLE (8)	FHA FEES (9)	COST CERTIF. REQ'D. (10)	FORM OF FHA PAMT. ON DE-FAULT (11)	TENANT LIMITATION (12)	FNMA PURCHASE (13)	ADVANCES INSURBL. (14)	PREV'L. WAGE REQ'D. (15)	ANTI-DISCRIM. REQ'MTS. (16)	NON-FEDERAL SUBSIDY (Cost to Gov't) (17)	INCOME LEVEL REACHED (18)
Title I — Class 1(a)	Insurance of unsecured loans to finance repairs and improvements to any structure.	Must be owner of property to be improved or lessee (renter) with lease extending at least 6 months beyond maturity of loan.	Discounts: $5 per $100 on first $2,500; $4 per $100 over $2,500	Included in preceding column; 0.5% per yr. of amount advanced.	5 years, 32 days	100% cost of improvements, liability limited to 90% loan amount.	$3,500	See Col. (5)	None	Cash	None	No	Up to 80% of loan may be advanced as interim payments for work completed	No	None	None	Middle or upper
Title I — Class 1(b)	Insurance of loans (secured and unsecured) to finance minor repairs and improvements upon existing multifamily units. Security required on loans over $5,000.	Must be owner of property (same as above)	same as above	Same as above for first $3,500. 0.45% on amount in excess of $3,500.	7 years, 32 days	Same as above; $2,500 per living unit.	$15,000	See Col. (5)	None	Cash	None	No	Same as above	No	None	None	Middle or upper
Section 203(k)	Insurance of secured loans to finance cost of substantial improvement to 1-4 family structures.	Owner of property or lessee with lease extending at least 10 years beyond maturity of loan.	6%	½%	20 years or ¾ economic life	Not to exceed lesser of $10,000* per family unit or estimate of cost of improvement.	1-family—$18,000 2-family—$20,000 3-family—$30,000 4-family—$37,000	$20 application fee	None	Cash or debentures	None	No	Yes	No	Sale or occupancy	None	Middle or upper
Section 207 — Rental Housing	First mortgage insurance to finance construction, acquisition and rehabilitation of detached, semi-detached, row, walk-up or elevator type rental housing for families. Refinancing available	See NEW CONSTRUCTION, A. Multifamily, Section 207				1. Property subject to existing mortgage: 100% cost of rehabilitation plus 90% fair market value prior to rehabilitation. 2. Property to be acquired: 90% cost of rehabilitation plus 90% of lesser of fair market value prior to rehabilitation or actual purchase price. 3. Leaseholds: mortgage maximum reduced by amounts of capitalized value of the ground rent. 4. Not in excess of 5 times estimated rehabilitation cost.		See NEW CONSTRUCTION, A. Multifamily, Section 207			See NEW CONSTRUCTION, A. Multifamily, Section 207					None	Middle or upper
Section 213 — Coop	First mortgage insurance to finance construction and rehabilitation of coop projects. Refinancing available.	See NEW CONSTRUCTION, A. Multifamily, Section 213 Coop (management type; and Section 213 Coop (investor sponsored)				Management type: 97% estimated value after rehabilitation Investor sponsored: 90% appraised value after rehabilitation	See NEW CONSTRUCTION, A. Multifamily, Section 213 Coop (management type); and 213 Coop (investor sponsored)			See NEW CONSTRUCTION, A. Multifamily, Section 213 Coop (management type); and Section 213 Coop (investor sponsored)							Middle or upper
Section 213(j) — Management Supplementary Loans	Finance cost of improvement or repair of existing Section 213—Management housing; construction of community facilities; or resale of coop memberships.	Must be management coop with a 213-Management mortgage	6%	½%	Remaining term of original mortgage under 213—Management	97% value of improvements. Term of loan and other outstanding indebtedness on property not to exceed limit for a 213—Management mortgage.	See preceding column	See NEW CONSTRUCTION, A. Multifamily, Section 213—Coop (Management type)		See NEW CONSTRUCTION, A. Multifamily, Section 213—Coop (management type)							Middle or upper
Section 220	First mortgage insurance to finance construction or rehabilitation of rental apartments in urban renewal areas. Refinancing available.	See NEW CONSTRUCTION, A. Multifamily, Section 220				90% of estimated rehabilitation cost plus 90% estimated value before rehabilitation, subject to the following limitations: 1. Property to be acquired — 90% estimated rehabilitation cost plus the lesser of 90% purchase price or 90% estimated value before rehabilitation. 2. Property owned —100% estimated rehabilitation cost plus the lesser of debt on property or 90% estimated value before rehabilitation.		See NEW CONSTRUCTION, A. Multifamily, Section 220			See NEW CONSTRUCTION, A. Multifamily, Section 220							Middle or upper
Section 220(h)	Insurance of secured loans to finance cost of alterations, repair or improvement of existing residential structures in urban renewal areas.	If loan is processed as a "home" loan, must be owner or lessee with lease running 10 years beyond maturity of loan. If loan processed as "multifamily" loan, may also be investor, builder or developer.	6%	½%	20 years or ¾ economic life	Sum of loan plus existing indebtedness may not exceed amounts insurable under Section 220 (see New Construction A. Multifamily, Section 220, B. Single Family and Small Units, Section 220.	1. Home program— 1-family—$10,000 2-family—$20,000 3-family—$30,000 4-family—$37,000 5-11-family—$40,000 2. Multifamily	Application (a): $20 Commitment (b): None Inspection (c): None Application (a): $1.50 per $1,000 Commitment (b): (a) + (b) = Inspection (c): $5 per $1,000		Under 5 units—none 5 or more units—By borrower. If identity of interest between borrower and contractor, by contractor.	Cash or debentures	None	Special assistance funds	For commitments over $40,000	When advances insured	Sale or occupancy Multifamily—construction employment	None	Middle or upper

Section 220	First mortgage insurance to finance construction or rehabilitation of rental apartments in urban renewal areas. Refinancing available.	See NEW CONSTRUCTION, A. Multifamily, Section 220				90% of estimated rehabilitation cost plus 90% estimated value before rehabilitation, subject to the following limitations: 1. Property to be acquired — 90% estimated rehabilitation cost plus the lesser of 90% purchase price or 90% estimated value before rehabilitation. 2. Property owned —100% estimated rehabilitation cost plus the lesser of debt on property or 90% estimated value before rehabilitation.		See NEW CONSTRUCTION, A. Multifamily, Section 220				See NEW CONSTRUCTION, A. Multifamily, Section 220							Middle or upper
								Application (a)	Commitment (b)	Inspection (c)									
Section 220(h)	Insurance of secured loans to finance cost of alterations, repair or improvement of existing residential structures in urban renewal areas.	If loan is processed as a "home" loan, must be owner or lessee with lease running 10 years beyond maturity of loan. If loan processed as "multifamily" loan, may also be investor, builder or developer.	6%	½%	20 years or ¾ economic life	Sum of loan plus existing indebtedness may not exceed amounts insurable under Section 220 (see New Construction A. Multifamily, Section 220, B. Single Family and Small Units, Section 220.	1. Home program— 1-family—$10,000 2-family—$20,000 3-family—$30,000 4-family—$37,000 5–11-family—$40,000 2. Multifamily program—$10,000 per family unit	$20 $1.50 per $1,000	None (a) + (b) = $3 per $1,000	None $5 per $1,000	Under 5 units—none 5 or more units—By borrower. If identity of interest between borrower and contractor, by contractor.	Cash or debentures	None	Special assistance funds	For commitments over $40,000	When advances insured	Sale or occupancy Multifamily—construction employment	None	Middle or upper
Section 221(d)(3)	First mortgage insurance to finance construction or rehabilitation of rental or coop housing for (1) low or moderate income families or (2) individuals who are elderly or handicapped. Refinancing available. Rent supplement funds may be used with market rate program, 5% of funds with below market interest rate program.	Public, nonprofit, coop, builder-seller, investor-sponsor, or limited dividend mortgagor	See NEW CONSTRUCTION, A. Multifamily, Section 221(d)(3) BMIR; and Section 221(d)(3) Market Rate			1. Public, nonprofit, coop, builder-seller or investor-sponsor mortgagor: estimated rehabilitation cost plus estimated value before rehabilitation not to exceed: a. Property to be acquired: estimated rehabilitation cost plus the lesser of purchase price or estimated value before rehabilitation. b. Property owned: estimated rehabilitation cost plus the lesser of existing debt on property or estimated value before rehabilitation. c. 5 times estimated cost of rehabilitation. 2. Limited dividend mortgagor: 90% rehabilitation cost plus 90% estimated value before rehabilitation, not to exceed: a. Property to be acquired: 90% estimated rehabilitation cost plus 90% of the lesser of purchase price or estimated value before rehabilitation. b. Property owned: 100% rehabilitation cost plus lesser of debt on property or 90% estimated value before rehabilitation. c. 5 times estimated cost of rehabilitation.	See NEW CONSTRUCTION, A. Multifamily, Section 221(d)(3) BMIR; and 221(d)(3) Market Rate						See NEW CONSTRUCTION, A. Multifamily, Section 221(d)(3) BMIR; and 221(d)(3) Market Rate							BMIR — moderate. Market rate with rent supplement —low
Section 221(d)(4)	First mortgage insurance to finance construction or rehabilitation of 5 or more units for (1) low or moderate income families or (2) individuals who are elderly or handicapped. Refinancing available.	Mortgagors not eligible under 221(d)(3)	See NEW CONSTRUCTION, A. Multifamily, Section 221(d)(4)			Same as for limited dividend mortgagor in 221(d)(3) above.	See NEW CONSTRUCTION, A. Multifamily, Section 221(d)(4)					See NEW CONSTRUCTION, A. Multifamily, Section 221(d)(4)							Moderate or middle
								Application (a)	Commitment (b)	Inspection (c)									
Section 221(h) — Low Income Rehabilitation	First mortgage insurance for developers to finance purchase and major rehabilitation of groups of single family homes for low income families in stable neighborhoods and provisions for release of those homes from the blanket mortgage—5 or more single family dwellings.	Private, nonprofit organization or association which agrees to sell housing to individuals or families meeting the income criteria of the rent supplement program and FHA credit criteria.	3%	Waived	20 years, 25 years in special cases.	100% estimated cost of rehabilitation plus the lesser of: 1. Actual purchase price of property or 2. FHA estimated value before rehabilitation.	No dollar limit; see preceding column.	$1.50 per $1,000	(a) + (b) = $3 per $1,000	$5 per $1,000	By mortgagor. If identity of interest between mortgagor and contractor, by contractor.	Cash or debentures	Within rent supplement income limits	Special assistance funds	Yes	When advances insured	Construction employment; sale or occupancy	Difference between Federal borrowing rate and 3% interest rate	Moderate
Section 234 — Condominium	First mortgage insurance to finance construction and rehabilitation of condominiums and purchase of individual family units—5 or more units in a project. Rehabilitation is done on a project basis.	See NEW CONSTRUCTION, A. Multifamily, Section 234(d) and B. Single Family and Small Units, Section 234(c)				90% of estimated rehabilitation cost plus 90% of estimated value before rehabilitation or sum of unit mortgage amounts computed under Section 234 (c) see Single Family and Small Units above, assuming mortgagor to be an owner-occupant, subject to the following limitations: a. Property to be acquired — 90% of estimated rehablitation cost plus the lesser of 90% of purchase price or 90% of value before rehabilitation. b. Property owned — 100% estimated rehabilitation cost plus the lesser of debt on property or 90% of estimated value before rehabilitation. c. 5 times estimated cost of rehabilitation.	See NEW CONSTRUCTION, A. Multifamily, Section 234(d), and B. Single Family and Small Units, Section 234(c)						See NEW CONSTRUCTION, A. Multifamily, Section 234(d), and B. Single Family and Small Units, Section 234(c)							None	Middle or upper
VA Programs	See NEW CONSTRUCTION, B. Single Family and Small Units, VA Home Loan Guarantee and VA Direct Loan Programs				See NEW CONSTRUCTION, B. Single Family and Small Units, VA Home Loan Guarantee and VA Direct Loan Programs							See NEW CONSTRUCTION, B. Single Family and Small Units, VA Home Loan Guarantee and VA Direct Loan Programs							
VA Supplemental Guaranteed Loan	Contracts to guarantee loans to alter, repair, etc., a home, business, farm or farming operation on which a VA guaranteed or insured obligation of the borrower is outstanding.	Must be a veteran-owner occupant who has a GI loan on property to be altered, etc.	6%	.....	30 years on real estate	No maximum		VA funding fee of ½% as non-recurring charge for veterans whose entitlement derives from service beginning after 1/31/55.			None		Veteran	No	.....	.....	.....	.....	Middle or upper

FEDERAL URBAN HOUSING PROGRAMS

III. Research

PRESIDENT'S COMMITTEE ON URBAN HOUSING

Oct. 1967

III. RESEARCH

NAME (1)	SUMMARY OF PROGRAM (2)	ELIGIBLE MORTGAGOR (3)	MAXIMUM INTEREST RATE (4)	FHA INSURANCE PREMIUM ON DECLINING BALANCE (5)	MAXIMUM TERM (6)	PERCENTAGE OF MORTGAGE COST INSURED (7)	MAXIMUM AMOUNT INSURABLE (8)	FHA FEES (9)			COST CERTIFICATION REQUIRED (10)	FORM OF FHA PAYMENT ON DEFAULT (11)	TENANT LIMITATIONS (12)	FNMA PURCHASE (13)	ADVANCES INSURABLE (14)	PREVAILING WAGE REQUIRED (15)	ANTI-DISCRIMINATION REQUIREMENTS (16)	NATURE OF FEDERAL SUBSIDY (COST TO GOVERNMENT) (17)	INCOME LEVEL REACHED (18)
								APPLICATION (a)	COMMITMENT (b)	INSPECTION (c)									
Section 223 — Experimental Housing	Mortgage insurance to assist in lowering housing costs and improving housing. Program must qualify under one of Title II programs (203, 207, 213, 220, 221, 231, 234) except for new technique.	Determined by requirements of Title II program used.				Replacement cost used is computed as if conventional design or material were used.	Determined by requirements of Title II program used.					Determined by requirements of Title II program used.							
Section 207—Low Income Housing Demonstrations	Contracts to make grants to public and private bodies or agencies for developing and demonstrating new or improved means of providing housing for low income persons.	Not limited.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Total amount of grant	Low or moderate

FEDERAL URBAN HOUSING PROGRAMS

IV. Public Housing

PRESIDENT'S COMMITTEE ON URBAN HOUSING

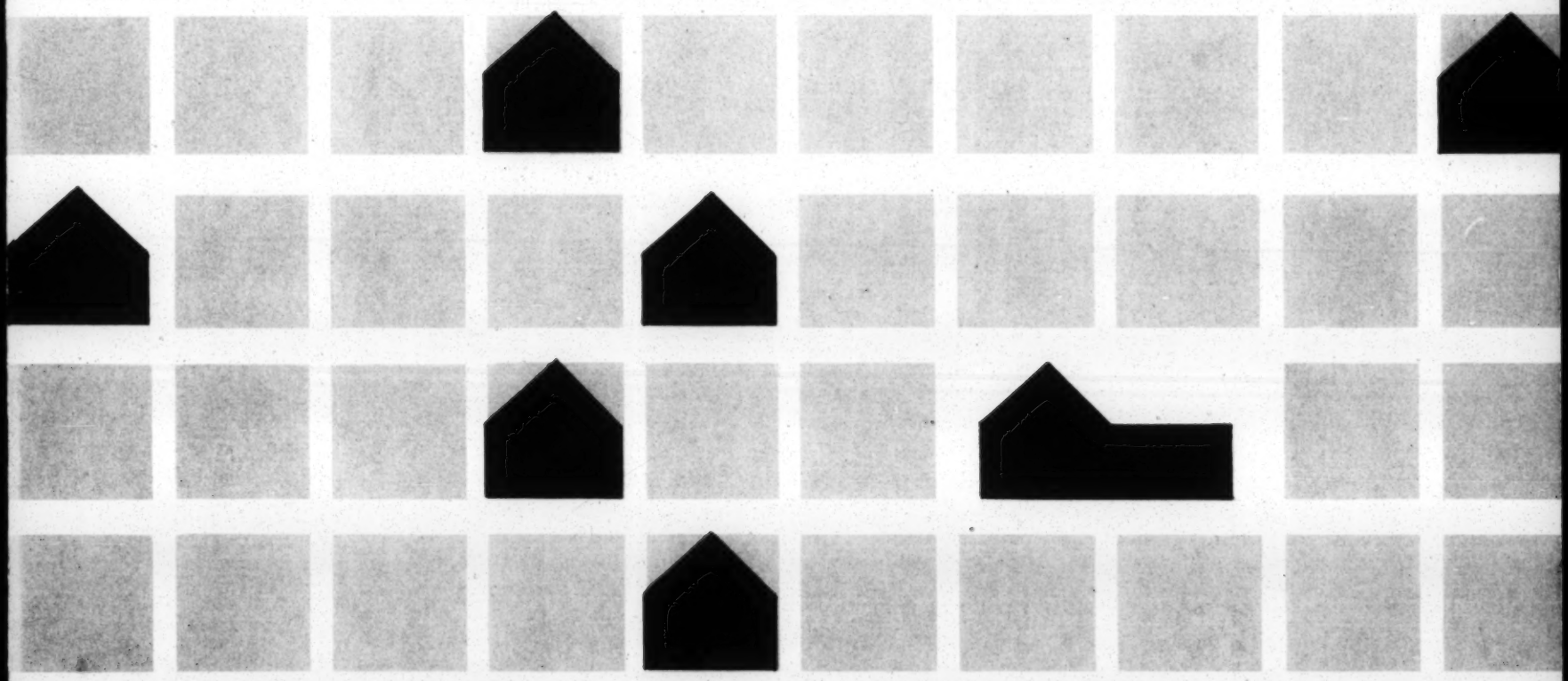
Oct. 1967

IV. PUBLIC HOUSING

NAME (1)	SUMMARY OF PROGRAM (2)	ELIGIBILITY (3)	FINANCING (4)	INCOME LEVEL REACHED (5)
Conventional Program	Construction of housing for low income families who cannot afford privately produced standard housing.	Housing authority must be created by local governing body pursuant to state enabling legislation if it wishes to receive benefits of public housing programs.	Bond is classified as a municipal bond backed by Federal contract to make annual contribution equal to amount of principal and interest due each year. Rentals must cover all other expenses including a payment in lieu of taxes.	Low
Leasing Program	Based upon the utilization of existing private housing supply. Permits the Local Housing Authority to lease existing dwellings from private landlords for a period of at least 1, but not more than 5 years. Lease may be renewed.	At the local level there must be a local housing authority and a resolution by the local governing body authorizing participation. HUD requires a vacancy rate of 3% for given size unit or standard vacants of given size cannot be leased.	Annual contribution of Federal government equals difference between market rental and ability of tenant to pay. Amount of annual contribution subsidy paid for a family under leasing program cannot be greater than amount that would be paid for newly constructed units of similar size and type.	Low
Turnkey Method	A new process for providing housing (new construction or rehabilitation) within the framework of public housing programs. Cost limits same as for conventional program.	Private developer: All costs, from preparation of proposal until development is completed and turned over to the LHA, must be financed by the developer.	Purchase of completed project financed as in conventional program. No cost certification required of developer.	Low
Indian Housing Program: Mutual Help—"Sweat" Equity	Local housing authority established by Indian tribe contracts with HUD have houses built by tribal members for their own occupancy.	Tribe must create a local housing authority. Minimum units in a development is usually 10. Therefore, there must be sufficient number of families to cover 10 completed units.	Local housing authority issues short term notes which are refinanced repeatedly, backed by maximum annual contribution from HUD. Occupants contribute 20% of equity through their labor and pay all operating and maintenance costs.	Low
Acquisition and Rehabilitation Program	Acquisition of existing property and rehabilitation as necessary. The H.A. of 1965 set a goal of acquisition and rehabilitation of 15,000 dwellings a year for period 1965-69.	Same as conventional public housing program.	Same as conventional program.	Low

COOPERATIVE HOUSING

QUARTERLY Spring, 1963; Vol. 1, No. 1



Lower-cost cooperatives under Sec. 221 (d) (3) 2

What a National Association of Housing Cooperatives could do 6

Building cooperative understanding 8

Functions and duties of directors of a housing cooperative 22

FCH COMPANY, INC.
A Subsidiary of The Foundation for Cooperative Housing

322 Main Street / Stamford, Conn. 06901 / 203 324-7303 / From N. Y. C. 585-4976

September 1965

Site Selection for Moderate-Income Housing Communities to be Financed with FHA Mortgage Insurance

1. Introduction: Proper site selection involves political, economic, social, legal and several other kinds of considerations. Some of the more important matters to consider are mentioned below.

2. Options: Perhaps the most important thing to remember is that no land should ever be purchased until it has been approved and a fair market price for it established by the Federal Housing Administration. Commercial builders usually keep their proposed building sites on options until they are ready to start construction. Nonprofit agencies should not take chances that builders avoid!

Proper options should provide that only a nominal payment is made until the site has been approved by the FHA, and even then only a small payment should be made prior to the start of construction. The option should allow for approximately one year from date of execution to start of construction, and there should be provision for extensions of time.

3. Size and character of project: An economic project under FHA insurance should contain not less than 100 dwelling units. The size of a tract of land needed for 100 units depends on the zoning and building regulations applicable to the property and the type of dwelling units desired. No more than four detached houses should be built on an acre of land. From eight to twelve attached houses may be built on an acre of land. In central city areas where apartments are acceptable, it is possible to provide decent living conditions with as many as twenty-five or thirty units per acre.. Elevator apartment buildings are usually too costly for moderate income families and sites for them are not considered in this memorandum.

4. Cost of land per unit: The permissible cost of unimproved land per dwelling unit varies from one state to the next and from one kind of a site to another. As a rule of thumb, the raw land for any housing development to provide homes for moderate income families should never exceed $800 per unit for even the choicest project in a central city location. Good land on the outskirts of most urban areas should be available for perhaps $300 per dwelling unit, based on the densities mentioned in paragraph 3 above. But these rules of thumb do not necessarily apply in any given situation, Some projects for moderate income families have been built on land costing substantially more than $1,000 per dwelling unit and others have been built on land costing less than $100 per dwelling unit. What price is acceptable depends on the availability of utilities and consequent costs of developing the property and the costs of purchasing comparable properties in the immediate market area.

Washington, D. C. 20005
1001 Fifteenth Street, N.W.
Telephone: 202-393-5465

New York, New York 10003
31 Union Square West

Detroit, Michigan 48226
2812 Book Building
Telephone: 313-961-9058

5. Physical characteristics of a good site:

The land should be served by public roads, public water and sewer.

The land must be "buildable" -- that is, it must not require too much fill, blasting of rock or present difficult foundation conditions due to swamps, etc.

Not too much of the site should have slopes over 15%. Steep portions of the site, if any, cannot support very many dwelling units without excessive construction costs.

The site should be convenient to schools, public transportation, centers of employment, shopping centers, community facilities, recreation facilities, etc.

The site must not be subject to flooding and should not be affected by objectionable smells, odors, bright lights or vibration from nearby heavy traffic arteries or industrial or commercial establishments.

6. Policital acceptance of site: Good land which generally meets the above criteria is hard to find in most communities. Compromises have to be made with what is really desirable. But a practical "site" must be one on which buildings of the proposed type can be erected in the foreseeable future. If there is a zoning ordinance, the property must either be properly zoned or optioned subject to the securing of suitable zoning. Existing Building codes, planning and sub-division regulations, and other municipal regulations applicable to the site must also be taken into consideration.

7. Site inspection and approval: FCH Company and the Federal Housing Administration both provide free site inspection and technical consultation under certain conditions and with certain limitations. Some of these conditions and limitations are as follows:

(a) Sites submitted for consideration should never be obviously impractical! No technical or agency will continue to give service to anyone who abuses their confidence. Sites which are definitely not practical for one or more reasons should never be submitted for consideration.

(b) This means that the parties looking for sites must undertake a systematic investigation of the items mentioned above and must have answers to virtually all questions before a site is submitted for approval.

(c) It is usual practice to attempt to find several possibilities in a given area before a physical inspection is requested, either by FCH Company representatives or the FHA office having jurisdiction. Then the technicians can compare the sites found and suggest which is best. At the time of an inspection, available information on all subjects outlines above should be on hand to aid in an intelligent appraisal of the situation.

8. Use of brokers: As will be seen from the above, in many instances it will be necessary to secure the services of a reputable real estate broker in attempting to find suitable sites. The broker should be able to provide most of the information mentioned above. However, there should be a clear understanding of the fees to be paid the broker. Furthermore, certain sites owned by public and nonprofit agencies and certain private individuals may best be obtained without the services of a broker. Good judgment needs to be used to avoid eventual payment of unnecessary or excessive commissions.

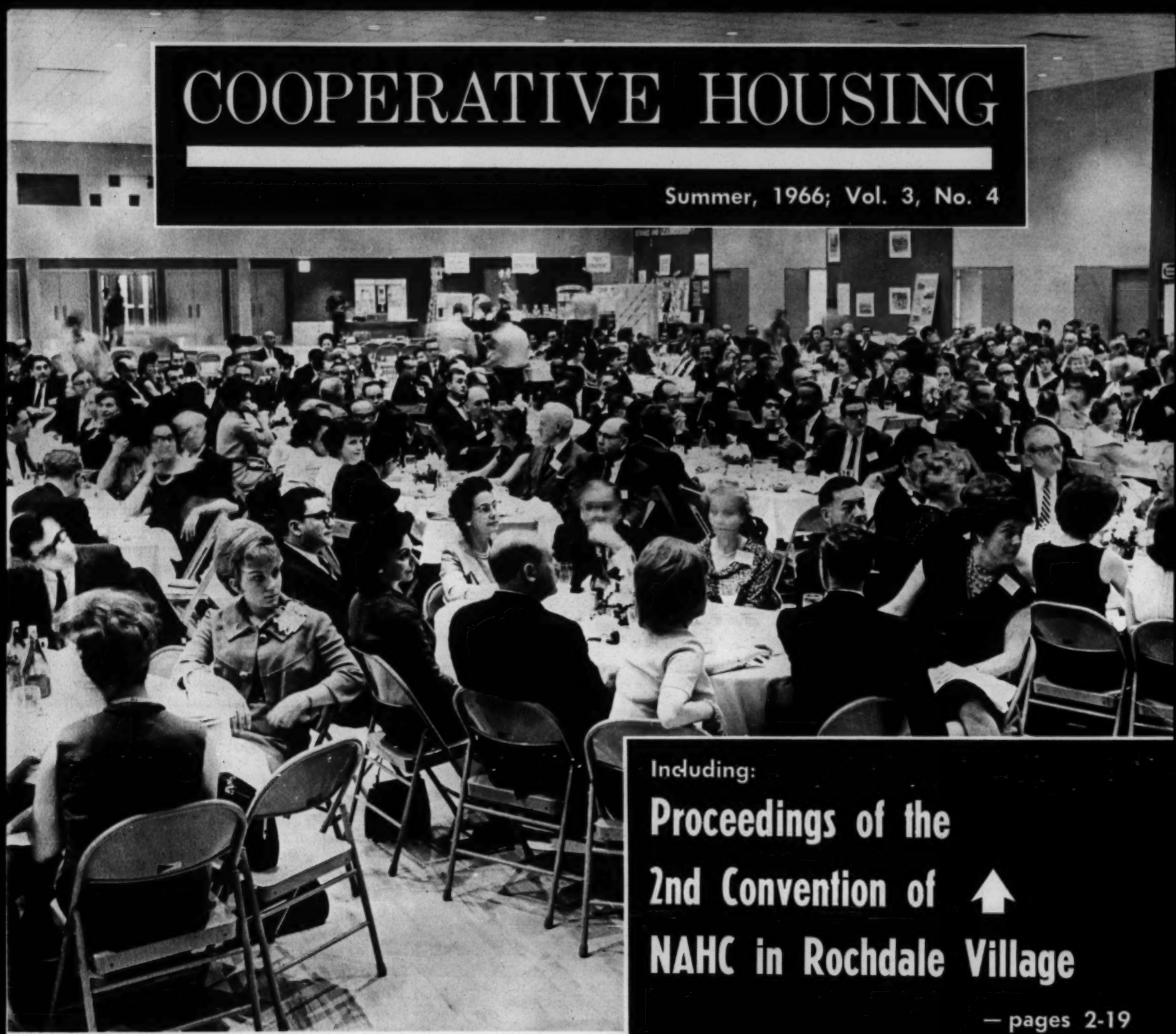
9. Payments for land: Before a real search for land can be conducted, the method by which the land will eventually be paid for must be clearly known.

In cases involving FHA insured mortgages, it is possible to option land for comparatively nominal funds if the owner of the land has confidence in the ability of the prospective purchaser to complete his deal, get his financing and purchase the land with funds released from mortgage proceeds. The option must be subject to the necessary approvals of the FHA, any required rezoning, extension of existing utilities, etc., as spelled out in the terms of the option agreement.

If the prospective purchaser does not have a clear idea of the program which will use the land, the sellers will either require a case transaction or will raise the price or the cost of the option to unreasonable levels.

COOPERATIVE HOUSING

Summer, 1966; Vol. 3, No. 4



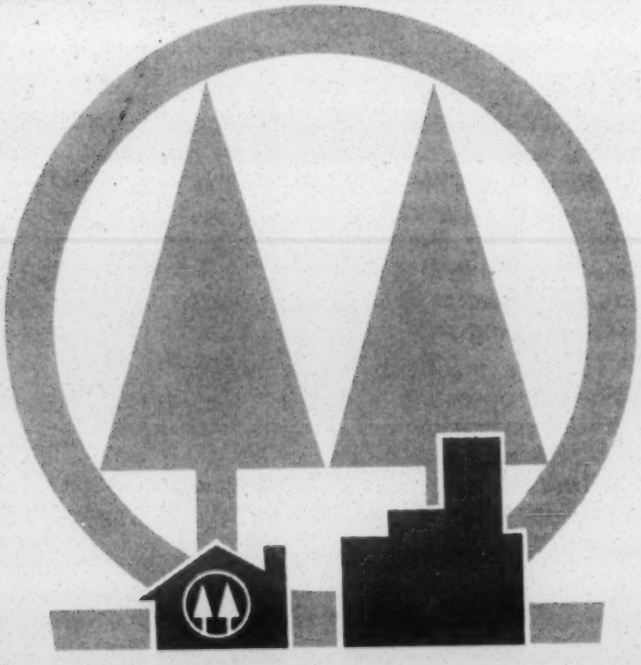
Including:

Proceedings of the 2nd Convention of NAHC in Rochdale Village

— pages 2-19

PROCEEDINGS —

How a veteran cooperator saw the NAHC ..... pages 4-5
Charles Abrams examines problems of urban development ..... pages 6-7
Jerry Voorhis looks at cities and cooperatives ..... page 8
Regional association reports ..... pages 10-11
Jack Wood analyzes racial problems ..... pages 12-13
Workshops on boards, finances, training, members ..... pages 13-18
How do you talk to people? ..... page 15
How co-ops in New York, Detroit, Chicago, did it ..... pages 20-23



- *FCH COMPANY*
- *FCH INTERNATIONAL*

THE FOUNDATION FOR COOPERATIVE HOUSING

Housing The Campesino

A CASE STUDY OF COOPERATIVE HOUSING IN RURAL PANAMA

Prepared by:
FCH International, Inc., & the Foundation for Cooperative Housing
1012 Fourteenth Street, N. W., Washington, D.C.

For:
The United States Agency for International Development

FCH NEWS BRIEFS

FOUNDATION FOR COOPERATIVE HOUSING
1012 FOURTEENTH STREET, N.W. WASHINGTON, D.C. 20005 TELEPHONE 737-3411

Vol. IV, No. 3 March 1967

STUDY OF COMMUNITY SERVICES IN PERU MADE BY TWO STAFF MEMBERS FOR GUARANTY PROGRAM

Two FCH staff members -- Jack Edmondson and Mario Pita -- have returned from a 3-week evaluation of community organization in 3 large housing projects in Peru. The study was made for the Agency for International Development. The team is now preparing its recommendations to AID relating to community facilities and to management and maintenance services. These recommendations will be used as guidelines for the new AID Investment Guaranty program.

During the study, Edmondson and Pita met with major city and housing officials and conducted extensive interviews with project residents. They surveyed voluntary homes associations of residents and the affect of these associations both on the solution of community problems and on the provision of all types of adequate community services.

Edmondson is Director of the FCH Investment Guaranty work for AID. Pita is his assistant.

SECOND PAU/FCH TRAINING COURSE TO BE HELD AT CINVA TO AID CO-OP HOUSING DEVELOPMENT

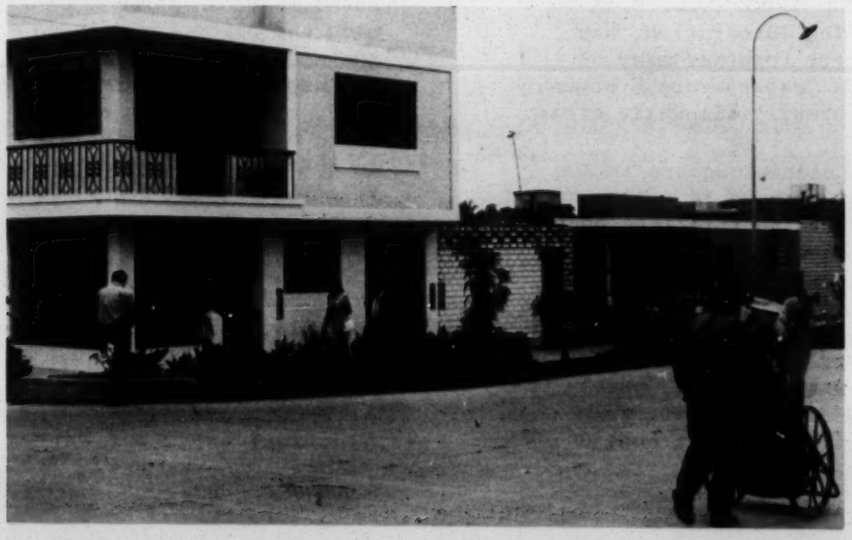
The second international cooperative housing training course sponsored by the Pan American Union and FCH will be held at CINVA in Bogota, Colombia, from June 26 to September 22. The Inter-American Development Bank is collaborating in the sponsorship of students.

The purpose of the course is to train leaders for cooperative housing development in Latin American countries. The course will be divided into two sections, the first composed of lectures and the other concentrating upon field studies and research.

Applications for enrollment in the course must be sent to CINVA, the Inter-American Housing and Planning Center. Address the applications to: Centro Interamericano de Vivienda y Planeamiento; Bogotá, Colombia.

Selection of students will be made by a CINVA committee. At least 20 fellowships for (Continued on page 6)

1. In a study of community services in Peru, Mario Pita meets with Agapito Ponce, President of the Asociacion de Propietarios y Residentes, the Salamanca Home Owners' Association. 2. Pita makes the rounds of a Lima housing development to interview residents on community services.



FCH NEWS BRIEFS

FOUNDATION FOR COOPERATIVE HOUSING

1012 FOURTEENTH STREET, N.W. WASHINGTON, D.C. 20005 TELEPHONE 737-3411

Vol. IV, No. 11 December, 1967

FAVELA CHILD

photo by Anthony Leeds

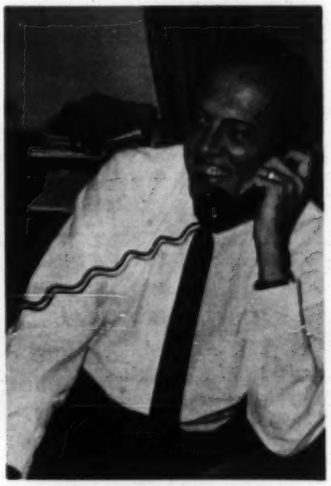
"Many of the favelas are long established suburban residential communities which have existed for 30 years or more. . . . Internally they have well-organized, long-standing community organizations and complex relationships of a nature and structure which is not necessarily typical of the middle class community."

From an unpublished study in 1966 of housing & urban development in Brazil.

PAUL M. CAMPBELL IS NEW FCH TRAINING OFFICER; FORMER CINVA PROFESSOR IS MANAGEMENT SPECIALIST

Campbell has also been manager, Greenbelt Homes, a Maryland housing co-op. Story, page 6.

FCH OFFICIAL IS MEMBER OF UNITED NATIONS WORKING PARTY ON SQUATTER AREA IMPROVEMENT



The United Nations Centre for Housing, Building and Planning organized a one-day working party early in December on the improvement of marginal - or squatter - areas. J. David McVoy, FCH Director of International Programs, was one of the group of internationally recognized specialists in squatter problems invited to participate.

The working party advised the Centre in preparation for a regional seminar on the improvement of marginal areas which will be held in 1969 in Santiago, Chile, in cooperation with the Chilean government. The objective of the seminar is to promote action on the squatter problems through use of governments' and peoples' own capacities for investment and work and through use of adequate administrative and technical machinery. In lectures and discussions, it will bring together experts in the different fields concerned with some aspect of the problem, and will enable them to compare, analyze and evaluate the experiences and the financial and human resources available in individual countries.

The UN Economic and Social Council has expressed its concern about the squatter settlement problem in Resolution 1168 (XLI) on Social Aspects of Housing and Urban Development, and in Resolution 1224 (XLII), which urges member states to undertake practical pilot programs directed at the improvement of living conditions in squatter settlements or slums through a simultaneous attack on the social, economic and physical conditions, by gaining the participation of the citizens concerned, and when feasi-

(continued, page 4)

FCH NEWS BRIEFS

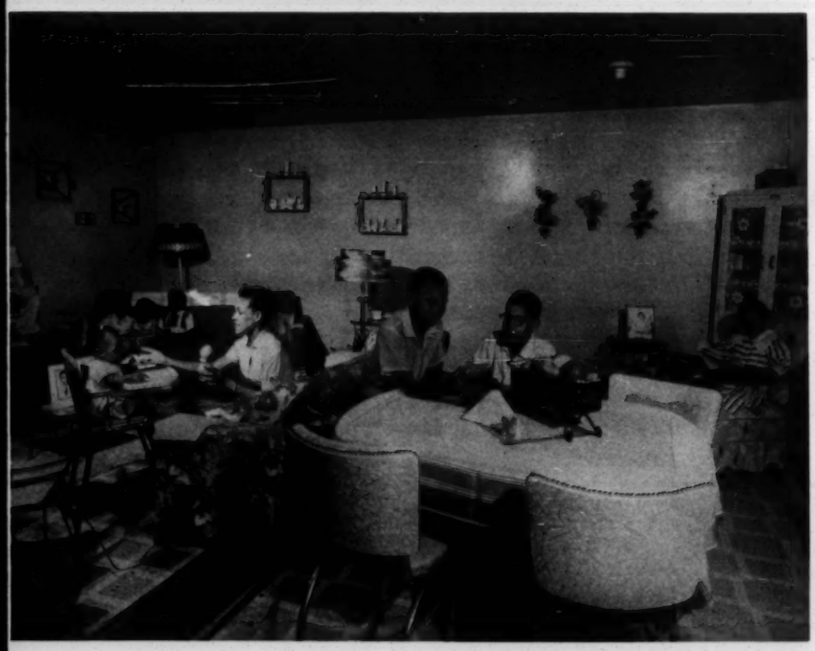
FOUNDATION FOR COOPERATIVE HOUSING

1012 FOURTEENTH STREET, N.W. WASHINGTON, D.C. 20005 TELEPHONE 737-3411

Vol.V, No.3 March - April 1968

SCENES OF FIRST PUBLIC HOUSING IN U.S.

TO BE SOLD TO TENANTS' COOPERATIVE



Racine Courts in Chicago, Illinois, occupies 8 acres with 28 buildings containing 122 housing units. Tenants are achieving ownership of the Courts in a cooperative being organized by FCH Services, Inc.

3RD INTER-AMERICAN CO-OP HOUSING SEMINAR ATTRACTS 176 PARTICIPANTS FROM 12 COUNTRIES

Rio de Janeiro, Brazil - Interest is growing in cooperative housing as a prime factor in economic development. This was evident as 176 participants from 12 countries and 8 international agencies took part in sessions of the Third Inter-American Seminar on Cooperative Housing, held in Rio de Janeiro on March 11-14.

The seminar was jointly sponsored by its host, the Banco Nacional da Habitação - the National Housing Bank of Brazil, by the Instituto de Viviendas Populares - the Institute of Peoples' Housing of Chile, and by the Foundation for Cooperative Housing of the United States. The meetings were focused on U.S. methods of organizing housing co-ops, on the cooperative as an efficient instrument to reach low-income families, on the management of housing co-ops, on varied forms of mutual ownership of housing and on the mobilization of low-income families' savings through savings and loan associations and credit unions.

The 4-day seminar was followed by a delegates' visit to cooperative housing projects in Guanabara State. Hosts for this trip were COOPHAB, a technical service organization for development of cooperative housing in Guanabara, and the National Housing Bank of Brazil. Delegates were told that there are 162 cooperative housing associations in Brazil with projects completed, under construction, or with land. They serve 71,000 members who have saved $23 million in cooperative savings associations for investment in homes.

National Housing Bank officials estimated that more than $300 million will be available for development of cooperative housing in Brazil in the next 3 years. The funds come from a payroll tax of 8% which is turned over to the Bank for the development of housing programs which include cooperatives.

Opening session speakers at the seminar included the Brazilian Minister of Interi-

(Continued, page 4)

FCH NEWS BRIEFS

FOUNDATION FOR COOPERATIVE HOUSING

1012 FOURTEENTH STREET, N.W. WASHINGTON, D.C. 20005 TELEPHONE 737-3411

Vol. V, No. 4 June, 1968

FCH AWARDED FORD FOUNDATION GRANTS

FOUNDATION RECEIVES TAX-EXEMPT STATUS FROM TREASURY DEPARTMENT; OPENS WAY FOR NEW FUNDS

The Foundation for Cooperative Housing has been granted tax-exempt status by the United States Treasury Department, based on a determination that the Foundation is a charitable and educational organization.

Now that FCH has received this new status, contributions made to it, including bequests, legacies, devises, transfers and gifts, are tax deductable by the donor.

This ruling by the Internal Revenue Department makes it possible for the Foundation for Cooperative Housing to receive grants such as the Ford Foundation Grants described elsewhere in this issue.

It is hoped that other contributions will be received to further the principal work of the Foundation, which is to conduct educational and research programs that will lead to better housing for lower and middle income families.

Continued on page 4

Detroit Co-Op residents treat visiting members of HSB, the National Association of Tenants', Savings and Building Societies in Sweden, to a "Thanksgiving Dinner" during their recent visit to the U.S. and Canada. The visitors were guests of FCH in Detroit and Washington, D.C.

The Ford Foundation has awarded three grants to the Foundation for Cooperative Housing to support FCH's efforts directed towards making better housing available to low and middle-income families.

The first grant, amounting to $170,000 over an 18-month period, is for an intern program, to be sponsored jointly by FCH and the Urban America, Inc., to train specialists in the development and management of low and middle-income housing.

The training program will begin early in August, 1968, and will consist of approximately nine months of on-the-job training preceded by six to eight weeks of orientation and followed by four to six weeks of review in Washington, D. C.

On-the-job Training

During the on-the-job training portion of program, each intern will receive experience in two or more of the following categories: project development, organization and marketing, management and maintenance, and community facilities and community development.

Twenty interns will be trained under this grant. Each will receive $4,000, financed by the Ford Foundation Grant and about $3,600 in earnings during the on-the-job training. Travel expenses to and from the on-the-job training sites will also be paid out of the grants.

Rural Program Funded

Another Ford Foundation Grant for $90,000 is to provide a minimum staff for working on the development of a rural cooperative housing program over a three year period. The program will involve the use of mortgage finance resources available from the Farmer's Home Administration. Several pilot projects will be developed and it is hoped that these can be approved by the end of this fiscal year. Work will be carried out in rural communities with under 5,500 population.

Continued on page 5

FCH news briefs

F. C. H. SERVICES, INC.
A Subsidiary of
THE FOUNDATION FOR COOPERATIVE HOUSING
1012 Fourteenth Street, N.W. Washington, D. C. 20005

Vol. V, No. 5 Telephone 737-3411 July, 1968

Representatives of several Latin American and Asian Countries attended a briefing session at the FCH Washington offices as part of a Department of Housing and Urban Development International Training Program Seminar on Finance.

INT'L PARTICIPANTS AT F.C.H. BRIEFING SESSION

As part of the Department of Housing and Urban Development International Training Program: Seminar on Finance held from June 3 to July 5 in Washington, D. C., representatives of several Latin American and Asian Countries attended a briefing session on cooperative housing at the international offices of F.C.H. Services, Inc.

The participants included Kim Chon-Sil of Korea, Carlos Eduardo Coelho de Magalhaes and Jorge Francisconi of Brazil, and Domenico DeCaro of Venezuela, who were studying the implementation of public and private financing techniques which could be adapted to the local needs of the participating countries.

While they were here, the participants heard a panel of three F.C.H. experts, J. Robert Dodge, L. Albert Wilson, and Paul M. Campbell, discuss the fundamentals of cooperative housing and relate methods of financing to the development of cooperative housing programs in the United States and throughout the world.

Paul Campbell, F.C.H. Training Officer, defined and discussed the forms of cooperative housing, as well as the advantages of the single mortgage cooperative. The international program, including methods of financing cooperative housing in developing countries, sources, use of credit union and savings and loan funding, El Hogar Obrero (in Argentina), and N.H.B. (in Brazil), as well as financing in the United States, was discussed by Robert Dodge, Director, International Programs for F.C.H. The remainder of the discussion was devoted to methods of financing cooperative housing throughout the world (apart from the Americas), and was given by Albert Wilson, Deputy Director, International Programs.

F.C.H. Services, Inc. Elects Officers

Four new officers were elected and seven others re-elected at a Board of Directors meeting of F.C.H. Services, Inc. held in New York City on June 18, 1968. Officers re-elected were Winslow Carlton, Chairman of the Board; Roger Willcox, President; C. Franklin Daniels, Executive Vice President; Wendell G. Addington, Senior Vice President; Wallace J. Campbell, Vice President; Rexford Tompkins, Secretary; and Julian H. Whittlesey, Treasurer.

New appointments included the election of Mrs. Lenora Addington as Vice President, Henry W. Warren as Vice President - Midwest Management, and Stanley J. Sheehan and Richard Mase as Vice Presidents - Regional Directors.

FOUNDATION TRUSTEES FORM TECHNICOOP

A new non-profit subsidiary corporation, called TechniCoop, Inc., has been organized by the Trustees of the Foundation for Cooperative Housing. TechniCoop will perform various types of technical services, such as the reviewing of site and architectural plans, which were formerly performed by staff members of F.C.H. Services, Inc. The new corporation will also provide consulting services in connection with rehabilitation cooperatives, in cases where the Foundation is involved in organization and marketing programs.

Members of the F.C.H. staff who originally performed the technical functions will be absorbed into the new corporation.

FCH news briefs

F. C. H. SERVICES, INC.
A Subsidiary of
THE FOUNDATION FOR COOPERATIVE HOUSING
1012 Fourteenth Street, N.W. Washington, D. C. 20005

Vol. V, No. 7 Telephone 737-3411 September, 1968

Housing Interns Hear FHA Commissioner

FCH Staff Members At Honduran Dedication

Jack Edmondson, Latin American Coordinator of the Investment Guaranty Program for FCH SERVICES, INC., and Henry Shipherd, FCH Housing Specialist in Guatemala, attended the inauguration of the Colvisula Cooperative Housing Project in San Pedro Sula, Honduras, on August 17.

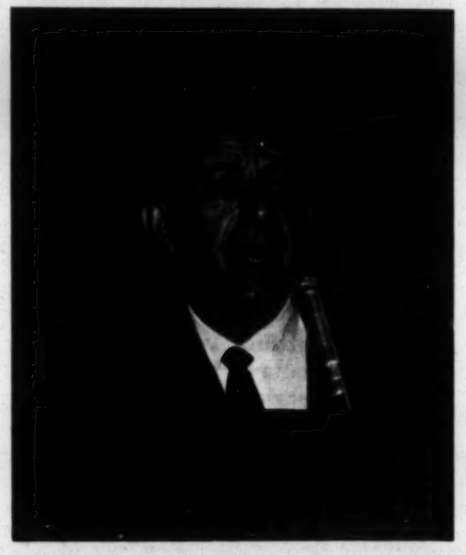
This dedication was especially significant because Colvisula is the first project to be completed with the assistance of the Honduran Federation of Cooperative Housing (FEHCOVIL) using loan funds from the Agency for International Development under the Alliance For Progress.

(Continued on Page 5)

The men and women of the Housing Intern Program received their raison d'etre in hard statistics from Federal Housing Administration Commissioner Philip N. Brownstein at the ceremonies which opened the Program.

"For the first time in this nation's history, a President has set goals for housing," said Brownstein, referring to President Johnson's 1968 housing legislation. Of the 10-year goal of 26 million units, six million units will be for those who cannot afford housing in the usual private market, he noted. "In the last 30 years, about a million units have been produced in this category," he said, in the principal address of the day. "In the next ten years we propose to multiply this by six. This is going to take some doing.

"The skill you are going to acquire in the Housing Intern Program is precisely the type of skill we are going to need to achieve this goal."



Federal Housing Administration Commissioner Philip Brownstein.

Earlier, J. W. Bethea of the Public Affairs Department of Urban America, Inc., and FCH President Wallace Campbell had stressed the emergence of a "third force" in housing. The new force is in the shape of community enterprise — churches, labor unions, community action and other groups — which is constructing housing on a non-profit basis.

"This third force has provided some 90,000 units under federal mortgage assistance programs," Bethea said. "It is filling the gap between the private and public sectors of housing, providing an answer for those who do not qualify for public housing but are faced with the problem of decrepit, battered homes."

"There is a great shortage of people who know how to get action in this field of non-profit housing," Campbell said in his address to the interns. "There are too few people who know how to

(Continued on Page 4)

Among the dignitaries attending the project inauguration were (from left to right) Manlio Martinez, Sub-Secretary of the Ministry of Economy; Francisco Prats, Jr., Minister of Public Works and Communications; Jack Edmondson, Representative of FCH (Foundation for Cooperative Housing) Washington; Daniel A. Chaij, Chief of the Division of Cooperative Development/AID; Mr. Robert J. Minges, Director of AID; Godofredo Siercke, Director of the Honduras Cooperative Department; U.S. Ambassador Joseph John Jova; Juan Fernando Lopez, Mayor of San Pedro; Dr. Napoleon Alcerro Oliva, personal representative of the President of the Republic; and Julio C. Pineda, Minister of Natural Resources.

FCH news briefs

F. C. H. SERVICES, INC.
A Subsidiary of
THE FOUNDATION FOR COOPERATIVE HOUSING
1012 Fourteenth Street, N.W. Washington, D. C. 20005

Telephone 737-3411

Vol. V, No. 8 October, 1968

First Rural Housing Co-ops Organized

This cabin, in one of the condemned labor camps of the Pahokee, Florida, Housing Authority, is an example of the housing which has been available to low-income families in that county. Residents of the camps report paying as much as $100 a week in rent.

Applications have been filed on the first rural cooperative housing projects organized within the continental United States by the Foundation for Cooperative Housing, as part of the program funded by a grant to FCH from the Ford Foundation.

An application was filed in May on a rural project in Salinas, Puerto Rico.

The new projects are in Pahokee, Florida. Application is expected this month on projects in Blue Lake Township, Muskegon County, Michigan.

The Pahokee project consists of five cooperatives with a total of 123 units. Each project will be within the mortgage limitation of $300,000 established under Section 515 of the National Housing Act. It is sponsored by the Glades Citizens Association and the Roman Catholic Archdiocese of Miami.

The Michigan project will total 72 units in three cooperatives, to be sponsored by the Blue Lake-Dalton Neighborhood Association and the Muskegon County Council of Churches.

The role of FCH is essentially the same in the rural cooperative projects, financed under the Farmers Home Administration, as it is in projects developed under Federal Housing Administration guaranties.

* * *

Construction Started on Six Cooperatives

Construction was started on six new co-ops during August under the sponsorship of FCH SERVICES, INC., it was announced by Wendell G. Addington, Senior Vice President in charge of the operations division.

Construction authorizations were granted on the projects, which carry a mortgage value of 7.5 million dollars and comprise 320 living units. The six cooperatives are: Elmwood Park North, Detroit; Danbury Green, Ypsilanti, Michigan; Wellesley Townhouses, Romulus, Michigan; North Brighton Homes, Kansas City, Missouri; Cambridge Square, Mishawaka, Indiana; and Lincolnshire Townhouses, Kalamazoo, Michigan.

TRAINING OFFICER VISITS AFRICA

Paul Campbell, Training Officer for International Program, FCH SERVICES, INC. went to Monrovia, Liberia, at the end of September to lecture at a training course in cooperative housing sponsored by the United Nations Economic Commission for Africa.

The course was designed for intensive preparation of West African government staff members whose responsibilities include housing and related fields. Participating countries are: Dahomey, Gambia, Ghana, Ivory Coast, Liberia, Mali, Mauritania, Niger, Nigeria, Senegal, Sierra Leone, Togo, and Upper Volta.

Campbell joined staff members of the Economic Commission for Africa, the Liberian Government, and the U.S. Agency for International Development in teaching the course.

FCH Services, Inc. Has Pension Plan

The Board of Trustees has announced the adoption of a pension plan for FCH Services, Inc. and some of its affiliates.

Trustees for the plan are: Winslow Carlton, C. Franklin Daniels, and Rexford Thompson. Kent Actuarial Services will be the actuary for the fund and Bankers Trust of New York has been selected as the depositor.

FCH news briefs

F C H SERVICES, INC.
A Subsidiary of
THE FOUNDATION FOR COOPERATIVE HOUSING
1012 Fourteenth Street, N.W. Washington, D. C. 20005

Vol. V, No. 9 Telephone 737-3411 November, 1968

FCH Services International Programs Training Officer Paul Campbell, while in Liberia last month to teach at a United Nations course in cooperative housing techniques, demonstrated the making of stabilized earth blocks using the CINVA-RAM machine. A UN housing officer found one of the machines in the shop of an importer who did not know what it was. Here, a group of trainees learns what the machine can do.

Five Countries In Training Program

Housing specialists from Argentina, Chile, Paraguay, Uruguay and Brazil will participate in training programs with FCH sponsorship early next year, it has been announced by Paul Campbell, Training Officer for FCH Services International Programs.

Late in January, 15 members of the cooperative housing staff of Brazil's National Housing Bank and INOCOOP will begin four weeks with FCH in the United States. Their time will be divided among Washington, Detroit, Chicago, and New York. The time spent with FCH will be preceded by a week of orientation at A.I.D.

Areas of study for the Brazilian delegation will be the planning and development of cooperative housing projects and the management of the projects, including education programs and social development.

Plans for a four-country course in cooperative housing to be held April 14 to June 13 next year were the occasion for talks last month by Rolando Maturana of the international staff and Paul Campbell and other FCH officials as well as staff members of the Organization of American States, co-sponsor for the course. The course will be held in Cordoba, Argentina, and will cover all aspects of cooperative housing: legal, financial, promotional and physical. The 30 participants in the course will represent the countries at the southern tip of South America — Argentina, Chile, Uruguay, and Paraguay.

Included will be persons at the professional level, with the sessions bringing together architects, engineers, social workers and others for five weeks of classroom work, lectures and round table discussions. The 30 will break into smaller groups for a week of visits to cooperative projects and agencies in Argentina. The last phase of the course will take the form of three weeks of practical exercise, through specific work assignments.

FCH Develops 4,049 New Housing Units

The Foundation for Cooperative Housing and associated organizations developed 33 new housing cooperatives valued at $65.3-million during the past fiscal year, Wallace J. Campbell, President of the Foundation, reported this week. The 33 projects included 68 sections of new housing developments or additions to established cooperatives. In addition to these housing projects, FCH was involved in the development of 517 rental units for non-profit sponsoring organizations, which are to be converted into cooperatives during the next year.

The cooperatives are located in nine states, including Arizona, Kansas, Missouri, Nebraska, Illinois, Iowa, Indiana, Michigan, and Georgia. The total mortgage value of the projects developed during the year was $74.2-million. The operating arm of the Foundation, FCH Services, Inc. under the direction of Roger Willcox, President, and Wendell Addington, Senior Vice President and Director of National Operations is directly responsible for the development of these projects.

The cooperatives will house 4,049 low and middle income families consisting of over 16,000 persons. Twenty-seven of the projects are financed under Section 221(d)(3) of the National Housing Act for low income families. Nine of the projects are financed under Section 213 for moderate income families.

FCH has now completed in its domestic program a total of 29,482 dwelling units valued at approximately $415-million in 15 years of operation according to Campbell.

Twenty-five percent of all housing built or under construction under Section 221(d)(3) is owned by cooperatives with below market interest rates. Pre-sold cooperatives with subsidized interest rates have had no failures or defaults.

FCH news briefs

F. C. H. SERVICES, INC.
A Subsidiary of
THE FOUNDATION FOR COOPERATIVE HOUSING
1012 Fourteenth Street, N.W. Washington, D. C. 20005

Telephone 737-3411

Vol. V, No. 10 December, 1968

Director, International Programs Outlines FCH Projects and Goals

The housing investment guaranty program was described as a "bright spot on the horizon" for FCH international programs, in a report made to the December 3 meeting of the Foundation's Board of Trustees by J. Robert Dodge, Director of International Programs. The report presented a summary of FCH programs in international development.

The housing investment guaranty program, Dodge said, is particularly promising in Latin America. "It is popular with Congress and with U.S. investors. We are therefore hopeful that it will move forward in such countries as Jamaica, Colombia, Panama, Dominican Republic, Honduras, Guatemala, British Honduras and Venezuela, and that new programs may develop in several other countries."

Dodge surveyed for the Trustees the accomplishments of the three years since he joined the organization and the place where FCH international work now stands.

Despite substantial cuts in AID appropriations over the past three years, the Agency has shown a continued interest

(Continued on page 2)

Paul Campbell, FCH Training Officer, (holding the block) participates in a demonstration of stabilized earth in Liberia, West Africa. This was part of the Third Sub-regional Training Course on Cooperative and Aided Self-Help Housing conducted in September and October.

FCH news briefs

F C H SERVICES, INC.
A Subsidiary of
THE FOUNDATION FOR COOPERATIVE HOUSING
1012 Fourteenth Street, N.W. Washington, D. C. 20005

Telephone 737-3411

Vol. V, No. 11 January, 1969

Technical Service Organization Born; ICT and FEDECOOP Sign Documents

A new technical service organization emerged in Colombia on December 10. The new Promotora de Viviendas Cooperativas (PROVICOOP) was created to serve as a non-profit auxiliary cooperative housing services organization. It will assume responsibility for the technical aspects of cooperative housing development in Colombia.

The inauguration ceremony took place in the Colombian Land Institute (ICT) building in Bogota. Mr. Luis Alberto Villegas, General Manager of ICT and Luis Jimenez, Secretary General of the Federation of Colombian Housing Cooperatives (FEDECOOP) there signed the documents creating PROVICOOP. Among those attending were: Mr. Stanley Ott, Housing and Urban Development Officer for USAID in Colombia; Carlos Ayerbe and Daniel Coleman, FCH staff stationed in Colombia; Mario Pita, FCH Deputy Director for the Cooperative Housing Investment Guaranty Program.

Financial aid for FEDECOOP programs has been provided by the Agency for International Development and technical assistance from the Foundation for Cooperative Housing was initiated in 1964. Since that time, the Colombian cooperative housing federation has organized cooperative projects in Cali, Bogota and Medellin.

In August 1968, AID agreed to guarantee private United States financing for a cooperative housing project in Bogota, sponsored by FEDECOOP with ICT financial participation as well. This commitment was granted under the terms of the AID Latin American Housing Investment Guaranty Program.

The approval of the guaranty project prompted FEDECOOP and ICT to begin negotiations which led to the creation of PROVICOOP. The Board of PROVICOOP is made up of representatives from ICT, FEDECOOP and the National Association of Cooperativas (ASCOOP).

Architect Antonio Restrepo Pelaez, former Deputy Director for the Medellin City Planning Office, has been named PROVICOOP's Executive Director; Dr. Gustavo Romero Conti has been designated its Cooperative Specialist and Mr. Luis Carlos Bonell was appointed Comptroller. FCH will be assisting PROVICOOP in the development of the new cooperative projects.

Rose Named Trustee

Frederick P. Rose, President of Rose Associates, New York builders and developers, has been elected to the Board of Trustees of the Foundation for Cooperative Housing, it has been announced by Winslow Carlton, Chairman of the Foundation's Board.

Frederick P. Rose

Mr. Rose, whose home is in Scarsdale, is President of the Board of Education there. A civil engineer, he is a Yale graduate, active in civic and social affairs. Other organizations which he serves as a trustee include the Children's Aid Society, Mills College of Education, and Health and Mental Hygiene Facilities Improvement Corporation.

FCH news briefs

F C H SERVICES, INC.
A Subsidiary of
THE FOUNDATION FOR COOPERATIVE HOUSING
1012 Fourteenth Street, N.W. Washington, D. C. 20005

Telephone 737-3411

Vol. V, No. 12 February, 1969

Two Presidents Serve Expanded FCH

The Board of Directors of FCH Services, Inc., meeting in New York on February 3, approved unanimously recommendations: first, to increase its emphasis on research and new pilot programs; and second, to increase the executive responsibility and management to keep pace with the rapid growth of the organization.

FCH Services is the operating arm of the non-profit Foundation for Cooperative Housing. It has completed $415 million worth of cooperative housing projects and has a pipeline of more than $100 million worth of projects scheduled for this coming year.

To carry out the new program, the Directors elected Roger Willcox as President for Research and Demonstration, and C. Franklin Daniels as President for Administration. Both Mr. Willcox and Mr. Daniels have occupied executive positions with FCH Services, Inc. Mr. Willcox has been with FCH since 1952. Mr. Daniels joined FCH in 1966 after having served for 30 years with the United States Government. His last post was Assistant Commissioner for Multi-Family Housing for the Federal Housing Administration.

Roger Willcox (above) and C. Franklin Daniels (below) have been named Presidents of FCH Services, Inc.

As President for Research and Demonstration, Mr. Willcox will be responsible for the development of pilot projects which will initiate and demonstrate the feasibility of new programs. His operations will include projects to extend cooperatives into new areas, such as rural housing and housing for Indians. He will also supervise the staff concerned with research and the improvement of cooperative and other housing techniques, including those designed to achieve lower costs and greater efficiency. He will promote programs for self-help by cooperative members, both in construction and maintenance.

As President for Administration, Mr. Daniels will be the executive in charge of all matters relating to financing, administration, accounting and personnel. He will also have general supervision of the Senior Vice President for National Operations and the Vice President in

Story cont. on page 5

Int'l Director Named

Attends UN Housing Meeting In Addis Ababa, Ethiopia

Ervan Rudolph Bueneman assumed the responsibilities of Director of International Programs for the Foundation for Cooperative Housing in January. He replaced Robert Dodge, who is retiring. (See story on page 4.)

Before joining the FCH Washington staff, Mr. Bueneman served as Chief, Urban Development Division, Agency for International Development, Panama, Republic of Panama. In that capacity he directed specialists in the programming, execution and evaluation of AID sponsored urban development projects in Panama's four urban areas.

January 15-23, Mr. Bueneman was in Addis Ababa, representing the Foundation at the Meeting on Technical and Social Problems of Urbanization (with emphasis on financing of housing). This conference, sponsored by the United Nations Economic Commission for Africa (ECA) and the German Federation for Developing Countries, explored and made recommendations concerning the problems of Africa's urban areas. Mr. Bueneman had the opportunity to discuss the cooperative housing concept with members of the ECA, the German Federation for Developing Countries, the German Federation of Nonprofit Housing Societies, as well as with delegates from various African countries. He observed that there was much interest and enthusiasm for the co-op concept.

Among the final recommendations drawn up by the conference delegates was a proposal that "ECA should consider establishing a housing co-operative pilot project in one African country with bilateral or multilateral assistance." It

Story cont. on page 4

FCH news briefs

F C H SERVICES, INC.
A Subsidiary of
THE FOUNDATION FOR COOPERATIVE HOUSING
1012 Fourteenth Street, N.W. Washington, D. C. 20005
Telephone 737-3411
Vol. V, No. 13 March, 1969

Jiménez Visits FCH, AID

Gathered for a meeting at AID are (left to right) Peter Kimm, AID Deputy for Guaranties and Engineering; Wallace Campbell, President of the Foundation for Cooperative Housing; Luis Jiménez, OCA President; Stanley Baruch, AID Director of Housing; and Jaime Daly Guevara, Secretary of the OCA Advisory Board.

An executive of two Latin-American cooperative organizations, Dr. Francisco Luis Jiménez, visited Washington in February. The main purpose of his trip was to attend the meeting on February 17 and 18 of the Executive Committee of the Organization of the Cooperatives of America (OCA), of which he is President. Other members of the Committee are: Modesto Ortiz Ragau, of Puerto Rico, Treasurer of the OCA Advisory Board; Jaime Daly Guevara, of Venezuela, Secretary of the OCA Advisory Board; Alberto May Zubiría, of Argentina, OCA Vice President; Jerry Voorhis, of the United States, OCA Director; and Rafael Vicéns, OCA Executive Secretary.

Also in the capacity of President of OCA, Dr. Jiménez visited the Cooperative League of the U.S.A., met with Mr. Galo Plaza, Secretary General of the Organization of American States, and with Mr. Felipe Herrera, President of the Inter-American Development Bank.

In his native Colombia, Luis Jiménez also serves as Secretary General of the Federation of Colombian Housing Cooperatives (FEDECOOP). Representing this organization he visited the Foundation for Cooperative Housing during his stay in Washington. He was accompanied by Mr. Daly, Cooperative Advisor to Venezuela's President Caldera, who discussed with FCH personnel the latter's recent endorsement of cooperatives (see story, page 3).

With Wallace J. Campbell, President of the Foundation, Charles Dean, FCH Director for Latin-American Programs, and John Edmondson, FCH Director of

(Story cont. on page 4)

11 Brazilians in U.S. For Co-op Training

Eleven high-level supervisors working in cooperative housing in Brazil recently participated in a four-week training program sponsored by the Agency for International Development. Paul Campbell, FCH Training Officer directed the program. Eight members of the group are employed in Brazil's National Housing Bank as engineers, analysts, administrative assistants, econoomists and program directors. INOCOOPs, Brazilian regional technical service organizations under the National Housing Bank's Division of Cooperative Housing, sent the other three participants.

During the course of the program, which began February 14, the trainees studied cooperative housing methods in Washington, D.C., Detroit, Chicago and New York. They discussed programming, policy and procedures with administrative and operating personnel and examined cooperative housing developments.

A week of orientation conducted by the AID Training Office in Washington,

(Story cont. on page 6)

Administrators from the Brazilian National Housing Bank attend a banquet given in their honor by the FCH/Detroit staff, with whom they discussed practical aspects of co-op housing.

FCH news briefs

F C H SERVICES, INC.
A Subsidiary of
THE FOUNDATION FOR COOPERATIVE HOUSING
1012 Fourteenth Street, N.W. Washington, D. C. 20005

Telephone 737-3411

Vol. V, No. 14

April, 1969

Two Trustees Elected

Two new members were elected March 11 to the Board of Trustees of the Foundation for Cooperative Housing. Mr. Sam Carsman of Detroit and Mr. B. F. Ihlenfeldt of St. Paul have long been active in the field of cooperatives.

For six years, Mr. Carsman has served as President of Ferndale Cooperative, Inc. The latter is a consumer cooperative organization, with approximately 40,000 members, which operates a credit union, a home modernization business and a Section 202 housing project for the elderly in downtown Detroit. That project is managed by FCH Services, Inc., the operating arm of the Foundation. Among its other activities, Ferndale Cooperative is exploring means of rehabilitating inner-city homes in Detroit. The Ferndale Cooperative home modernization department was basic contractor in the rehabilitation of the Kramer Homes Cooperative — one of the most successful rehabilitation projects undertaken by FCH.

Mr. Carsman is also Vice President and Director of Marketing for the League Life Insurance Company. Owned by the Michigan Credit Union League, League Life is the largest life insurance company in Michigan. It provides group life coverage of more than three billion dollars for 1,295,000 credit union members in that state.

Mr. Ihlenfeldt has devoted his entire career to cooperatives. Before becoming associated with Cooperative Insurance Mutual in Milwaukee, he served at various times as organizer, training and education field man, manager of local cooperative associations and consultant to new cooperatives.

Currently Mr. Ihlenfeldt is Vice President for Public Relations of Mutual Service Insurance Companies, in which capacity he has assisted in the organization of various co-op housing projects.

Mr. Ihlenfeldt has served the Cooperative League of the USA (CLUSA) as chairman of its Insurance Conference Committee and Public Relations Committee. While on a leave of absence from Mutual Service Insurance, he served as Director of CLUSA's newly organized Department of Economic Opportunity. During the three years of his directorship, that department aided the cooperative development among low-income groups of co-op housing, consumer groups and credit unions. It also assisted in the establishment of cooperative marketing and management programs and of a forestry marketing and production association.

New Officers Serve NSHC

NSHC, which provides low-cost services to housing cooperatives throughout the nation, will soon become a wholly-owned subsidiary of the Foundation for Cooperative Housing. Trustees of the Foundation voted at their most recent meeting, on March 11th, to acquire all shares of stock in NSHC from its founders and present owners, FCH Services, Inc., and the Association for Middle-Income Housing.

New officers and directors of the service organization were also elected at the Board meeting: Winslow Carlton, Chairman of the Board; C. Franklin Daniels, President and Director; Wallace J. Campbell, Treasurer and Director; Shirley Boden, Vice President and Director; Ruth Senior, Secretary and Director. John J. Seifert will continue to serve as Vice President and Manager and Gro V. Wood as Assistant Secretary.

Through NSHC, cooperatives and their members across the country have obtained various types of insurance, including the new "occupancy" insurance. An experimental project has also been inaugurated in the Washington, D.C. area to provide home furnishings at low cost for co-op residents. (See March *Newsbriefs.*)

Mr. B. F. Ihlenfeldt (left) and Mr. Sam Carsman (right) were recently elected Trustees of the Foundation for Cooperative Housing.

FCH news briefs

F C H SERVICES, INC.
A Subsidiary of
THE FOUNDATION FOR COOPERATIVE HOUSING
1012 Fourteenth Street, N.W. Washington, D. C. 20005
Telephone 737-3411
Vol. V, No. 15 May, 1969

30 Housing Interns Convene In Michigan

Twenty-eight participants in the Housing Intern Program jointly sponsored by the Foundation for Cooperative Housing and Urban America, Inc., met at Colombiere College in Clarkston, Michigan for a three-day seminar May 10 through 12.

This meeting presented the interns the opportunity to share their on-the-job experiences and to critique the training program as it has been carried out to date. Five discussion groups examined the various aspects of the program. Many of their recommendations will be incorporated in plans for next year's program. During the seminar the trainees also developed the curriculum for the final phase of their instruction. This portion of the program, which will take place in Washington, D.C. from July 7 through August 1, will be devoted to review and broadening the interns' knowledge of housing.

A Ford Foundation grant is funding the Housing Intern Program. However, two of the interns are auditing the course.

The program began early last fall in Washington, D.C. with an intensive seven-week course in housing. The four major areas of study were project development, sales and marketing, management and maintenance and community facilities development.

The interns were then assigned to various housing development organizations for nine months of on-the-job training. Their sponsors included church related, cooperative, non-profit and pub-

Story cont. page 6

Housing interns participate in an informal discussion. E. S. Sessions, Executive Director of the Housing Intern Program, (far right), listens attentively.

FCH Activities Set New Record

A total of 2276 low- and middle-income families will get new cooperative townhouses or apartments in 23 new cooperatives sponsored by Trustees of the Foundation for Cooperative Housing in the last six months.

The announcement was made by C. Franklin Daniels, President of Administration of FCH Services, Inc., the operating arm of the Foundation, who pointed out that this is a record for the cooperative development organization.

During the first six months of its fiscal year — October 1, 1968 to March 31, 1969 — FCH completed the mortgage closings on 37 sections of 23 cooperative housing projects in five states — Michigan, Indiana, Kansas, Missouri and Maryland, Mr. Daniels announced. The new housing will be valued at $39,185,400.

Thirty-three of the 37 sections are financed under Section 221(d)(3) of the National Housing Act, designed for families of moderate income. The remaining four sections are financed under Section 213, designed for middle-income families.

The Foundation for Cooperative Housing and FCH Services, Inc., have 17 years of experience in the organization and marketing of cooperative housing. FCH has now completed approximately 35,000 units of cooperative housing valued at more than $415 million.

File

FCH news briefs

F C H SERVICES, INC.
A Subsidiary of
THE FOUNDATION FOR COOPERATIVE HOUSING
1012 Fourteenth Street, N.W. Washington, D. C. 20005

Telephone 737-3411

Vol. V, No. 16 June, 1969

Twelve Called to Further Board Service

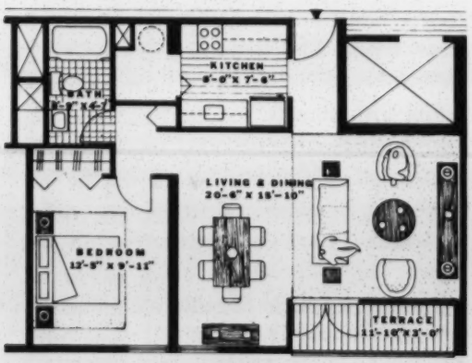
Trustees of the Foundation for Cooperative Housing reelected twelve members of the board at their meeting May 14 in Washington, D.C. Board members serve for three-year terms.

Six of the reelected Trustees were members of the initial board of the Foundation, which was founded in 1950: S. F. Boden, President, Association for Middle-Income Housing; Eric J. Carlson, Chief, Housing Section, United Nations; Winslow Carlton, Chairman of the Board, Foundation for Cooperative Housing; Lawrence M. Orton, Commissioner, New York City Planning Commission; Ira S. Robbins, Member, New York City Planning Commission; and Julian Whittlesey, F.A.I.A., Member, Board of Trustees, Urban America, Inc.

The other members of the board who were reelected were: Howard A. Cowden, past President, Consumers Cooperative Association; John W. Edelman, Acting President, National Council of Senior Citizens; Abimael Hernandez, former Administrator, Cooperative Development Administration, Commonwealth of Puerto Rico; Rabbi Richard G. Hirsch, Director, Religious Action Center, Union of American Hebrew Congregations; Clarence S. Stein, F.A.I.A., Author, "Toward New Towns For America"; and Jerry Voorhis, past President, Cooperative League of the USA.

The Trustees also reelected five of the Foundatiton's officers: Winslow Carlton, Chairman of the Board; Wallace J. Campbell, President of the Foundation; C. Franklin Daniels, Executive Vice-President; S. F. Boden, Secretary; and Dwight D. Townsend, Treasurer.

Guest of honor at the Trustee's luncheon was the new Commissioner of the Cooperative Development Administration of Puerto Rico. He commented briefly on his visit to the FCH Services office in Detroit.



One concrete 11-story tower of the Jardines de San Francisco cooperative in Puerto Rico (right) and the floor plan of one of its one-bedroom apartments.

Quick 100% Sales Tell New Success

"The immediate sales success of the Jardines de San Francisco cooperative housing project in Puerto Rico signals the beginning of a new era of cooperative organization in that island commonwealth," announced Roger Willcox, FCH President for Research and Demonstration. He added "It also testifies to the enthusiasm of the island's populace for cooperative housing."

Thousands of families there have waited as long as five years to become residents of housing co-ops. These long waiting periods resulted from the former practice in Puerto Rico of organizing membership cooperatives months or even years before the commencement of housing construction.

By contrast, Jardines and Villa Victoria, another new Puerto Rican co-op, are management type cooperatives planned and organized by technical service organizations. Co-op members are assembled only after all arrangements for housing construction are made.

In the case of Jardines, the sales program was begun only two months before the scheduled completion of construction. Begun May 8, its sales program closed two weeks later when families had subscribed for every one of its 344 units and a waiting list had been established. Villa Victoria is expected to enjoy a similar success when its sales program commences.

Both new Puerto Rican projects are being organized by the Cooperative Development Administration of Puerto Rico with assistance from the Foundation for Cooperative Housing, through FCH Services, Inc., under a consultant contract.

Story cont. page 4

Files

PROGRESS THROUGH PEOPLE

OCTOBER IS CO-OP MONTH

FCH news briefs

F C H SERVICES, INC.
A Subsidiary of
THE FOUNDATION FOR COOPERATIVE HOUSING
1012 Fourteenth Street, N.W. — Washington, D. C. 20005

Telephone 737-3411

Vol. V, No. 10 — October, 1969

FCH Opens Doors In San Francisco

The October 1 opening of a new Western Regional Office of FCH Services, Inc. in San Francisco has been announced by Wendell G. Addington, FCH Senior Vice President and Director of National Operations.

The new office, headed by Leland W. Scarlett, serves six states: California, Oregon, Washington, Nevada, Alaska and Hawaii. Already more than 1500 units of cooperative housing are under active consideration in that region, Mr. Addington said.

Mr. Scarlett, 50, of Walnut Creek, California, has been named Regional Director and elected a Vice President of FCH. A real estate broker and land development specialist, Mr. Scarlett has developed multi-family and commercial parcels for projects valued at more than $75 million during the last thirteen years.

Jac Wasserman, Foundation for Cooperative Housing housing consultant, has relocated from the Washington, D.C. office to San Francisco. He will concentrate on developing rural and Indian housing in the Mountain States and Western regions.

Located at 1182 Market Street (tel. 415—861-6100), the new office was opened as part of a national expansion program financed by long-term loans from the Ford Foundation. According to C. Franklin Daniels, FCH President for Administration, it is anticipated that two other new regional offices will be opened during 1970 in conjunction with that program.

"Throughout the history of this country, many citizens, who have found it difficult or impossible to achieve their goal of bettering their situation alone, have joined together to pursue their common goals. Labor unions, farmers' markets, credit unions and consumer co-ops are examples of this type of effective cooperative effort.

"We at FCH are dedicated to the principle that the cooperative approach can also bring the benefits of homeownership to many who could not achieve it as individuals. By combining determination and resources, people can shape their environment.

"By recognizing advantages already achieved by many through cooperatives, Co-op Month encourages others to discover that they, too, can enjoy these benefits. For these reasons, FCH strongly supports Co-op Month."

C. Franklin Daniels
President for Administration
FCH Services, Inc.

4th Regional Course Planned

The Fourth Cooperative Housing Training Course is being planned for the early months of 1970. Jointly sponsored by the Organization of American States (OAS) and the Foundation for Cooperative Housing, the meeting will be conducted in Costa Rica on a regional basis for Central American and Caribbean countries, Panama and Mexico.

Officials to Confer On Squatter Problem

High officials of government housing agencies from fifteen Latin American countries will gather November 3 in Washington, D.C., for a five-day conference on squatter programs.

Sponsored by the Agency for International Development, the conference has been planned as a forum for the free exchange of ideas rather than as a course outlining specific policy recommendations. FCH Services, Inc., under one of its regional AID contracts, is supporting AID in the development and guidance of the workshop.

During the first day of the meeting men with knowledge and experience in the Latin American squatter and population problems will explain their philosophies and concepts as to how the squatter problem might best be approached. Phillip Hanser, Director of the Population Research Center, University of Chicago, and John Turner, Professor of City Planning with the MIT Joint Center for Urban Studies in Cambridge, Massachusetts, will figure among the guest speakers.

The following three days will be devoted to the presentation by one delegate from each country represented of a report on the squatter situation in his nation and the resources available to deal with it. Each will also outline the squatter policies which have been formulated by his country and their implementation.

The final day of the conference will be open to a general discussion of the different country situations and of the merits of the various philosophies and policies presented during the preceding four days.

FCH news briefs

F C H SERVICES, INC.
A Subsidiary of
THE FOUNDATION FOR COOPERATIVE HOUSING
1012 Fourteenth Street, N.W. Washington, D. C. 20005

Telephone 737-3411

Vol. VI, No. 7 July, 1970

FCH Board Elects Five Trustees

W. Willard Wirtz

Charles Horsky

Karl L. Falk

Prominent Figures Named to FCH Board

Foundation for Cooperative Housing Board Chairman, Winslow Carlton recently announced the election of five new Foundation Trustees.

The newly elected Board members are:

The Honorable W. Willard Wirtz, former U. S. Secretary of Labor;

Charles A. Horsky, former White House Advisor on the District of Columbia Affairs and present Chairman of the Board of Federal City College;

Karl L. Falk, Acting President of Fresno State College and former President of the National Association of Housing and Redevelopment Officials;

Dr. Herman E. Gallegos, former Executive Director of the South West Council for La Raza and prominent member of the Mexican-American community; and

Dr. Benjamin Elijah Mays, President of the Board of Education of the City of Atlanta.

Each of the newly elected Board members has consented to serve for an initial three-year period.

Herman Gallegos

Benjamin Mays

W. Willard Wirtz

The Honorable W. Willard Wirtz, who served as Secretary of Labor during both the Kennedy and Johnson administrations, recently formed a counsellors-at-large partnership with John Gentry in Washington, D. C.

Prior to heading the Labor Department, he taught law at Northwestern University, served on various government wartime boards, and practiced law in Chicago. Mr. Wirtz has also authored a book, *Labor and the Public Interest*, Harper and Row, 1964, and a number of articles, served on numerous boards and commissions, and received several honorary degrees.

He attended Illinois State Teachers College, the University of California and Beloit College, from which he received

(Continued on page 2)

FCH news briefs

F C H SERVICES, INC.
A Subsidiary of
THE FOUNDATION FOR COOPERATIVE HOUSING
1012 Fourteenth Street, N.W. Washington, D. C. 20005

Telephone 737-3411

Vol. VI, No. 8 August, 1970

MS

FCH Starts Reach All-Time High

5287 New Houses Begun In Just Nine Months

Nearly 1,000 low- and moderate-income housing starts, representing $18,239,800 in FHA-insured mortgages, were initiated during June by the non-profit Foundation for Cooperative Housing and its subsidiary, FCH Services, Inc., making June the biggest month in FCH's 20-year history.

This brings the total number of starts sponsored by FCH during the last nine months to 5,287, as compared with 3,708 starts completed during the same period last year, according to C. Franklin Daniels, President for Administration of FCH Services.

The mortgage value of the new starts exceeds the value of starts made during the first nine months of last year by nearly $30 million, or 47%. This year's figure stands at $93,308,500 as compared to $63,398,000 last year. The average mortgage per unit, up $600 from the 1969 average, is $17,783.

Much of this development activity in June was concentrated in Indiana, where 364 of the units are under construction, and in Michigan, where 248 of the homes are located. Other units will house families in Georgia, Kansas, Missouri and St. Croix, the Virgin Islands. The 995 homes will make up part of 12 housing cooperatives.

FHA financing of all homes will permit eligible family-residents to pay below-market-interest rates and thereby lower monthly payments.

The majority of the families will pay interest rates ranging from a low one percent to the current market rate, according to their annual incomes. Their homes are insured under Section 236 of the National Housing Act of 1968. The remaining 434 families will pay a set three percent interest on their mortgages, which are financed under Section 221(d) (3), a program now being phased. out by HUD.

Each new home will be equipped with modern kitchen appliances and have access to laundry facilities. Many will also be centrally air-conditioned. FCH-sponsored co-ops also provide their members with open green spaces, recreational areas, community buildings and maintenance services.

FCH's record setting activity during June brings the total of low- and moderate-income homes sponsored by FCH to over 40,000.

First Housing Co-op In St. Croix Started

Construction of the first housing cooperative in St. Croix, the Virgin Islands was begun during June.

It is expected that the co-op, financed under a Federal Housing Administration program, will be only the first of a series of new houisng developments designed to help alleviate the housing shortage of St. Croix.

Jointly sponsored by the Foundation for Cooperative Housing and the St. Croix Labor Union, the 189-unit cooperative is located on land made available by the labor union, which has also given its name to the community.

Development of the project is being

(Continued on page 7)

Construction began on St. Croix Labor Union Mutual Homes, the first housing co-op on the island, during June.

90% Aid Co-op Loan To Panama Committed

The awarding of construction and inspection contracts on the urban La Loceria housing cooperative marked the commitment of ninety per cent of AID's $3.5 million cooperative housing development loan to Panama's National Housing Institute (IVU).

The cooperative housing loan was initiated in 1967. The first year of the program was devoted to the establishment of a new technical service organization to implement the loan.

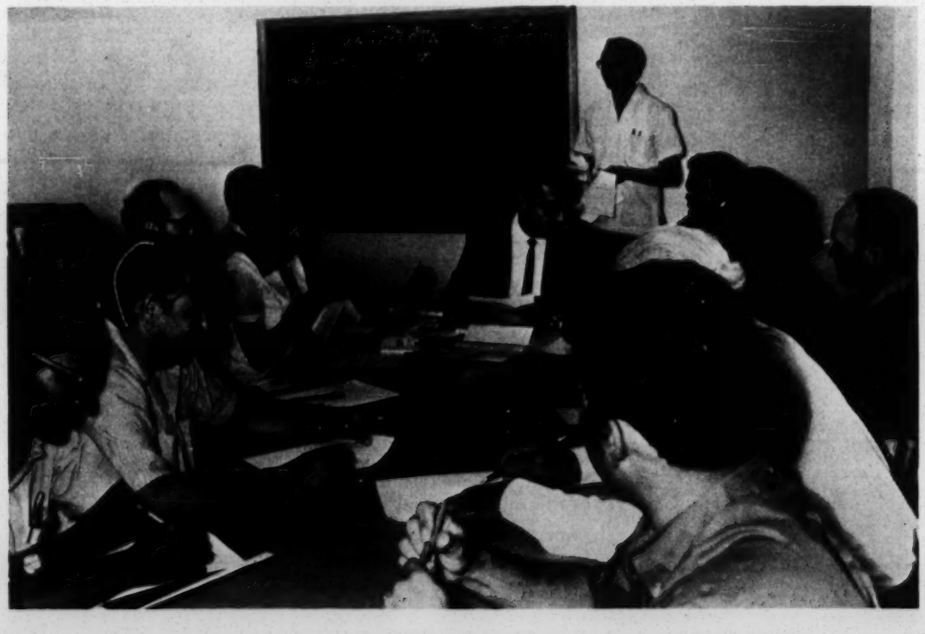
Since 1968, the new institution, the Panamanian Foundation for Cooperative Housing (FUNDAVICO) has carried out thirteen rural projects and four urban programs under the loan. It is anticipated that all of these projects will be completed by the end of 1971.

FCH has provided technical assistance to IVU and, subsequently, to FUNDAVICO since the program's inception.

The new La Loceria co-op will house

(Continued on following page)

In attendance at the bid opening for the La Loceria cooperative housing project in Panama City were representatives of FUNDAVICO, USAID, the National Housing Institute (IVU), FCH, the new cooperative, the architectural and engineering firm which designed the project, and contractors.



$15 Million Co-op Housing Under Construction In Va.

More than $15 million in low- and middle-income cooperative housing, organized by the FCH Mid-Atlantic regional staff, is under construction in Southeastern Virginia.

Construction has already started on the first 149 units of the 500-unit Irongate Townhouse Cooperative at Newport News. Work will begin on the remaining units before the end of the year.

The two-, three-, and four-bedroom townhouses in Irongate, built by Bush Construction Company, range in price from $93 to $122, including utilities. The cooperative, which is being financed under Section 236 of the National Housing Act, is expected to achieve economic integration among its residents. Under this section the amount of each occupancy charge is determined by the size and income of the family. Eligible families may receive interest subsidies. The pattern of sales for the past 10 weeks indicates that at complete occupancy, approximately 1/4 of the residents will be paying the full market rate.

Each townhouse includes modern kitchen appliances, easily accessible laundry facilities, outdoor storage and central air-conditioning. A unique feature of this cooperative is that residents can customize their homes by selecting the color and style of wall tile, flooring, cabinets and counter tops. The cooperative is designed to assure its residents maximum privacy and convenience.

A three-acre play area -- complete with community building, basketball court and baseball diamond -- is planned for the site. The grounds of the cooperative will be attractively landscaped, combining large open areas of grass and shrubbery with continuous sidewalks and small tot lots.

Interim financing is being provided by the Investment Corporation of Norfolk. The Federal National Mortgage Association will supply the long-term mortgage.

In nearby Hampton, 41 units of the 112-unit Fox Hill Townhouses were completed last month. Construction of the remaining 71 units began in September. In sales since April, Fox Hill is being financed under Section 221(d)(3) of the National Housing Act, which sets a ceiling on the income of eligible families and limits the mortgage interest rate to 3%.

Built by the Whitecliff Corporation, Fox Hill's two- and three-bedroom units are being offered to residents at a monthly occupancy charge of $108 to $122, including utilities. The townhouses are equipped with a modern kitchen, laundry and recreational facilities and central air-conditioning.

Sales programs for two other cooperatives, Fox Meadow, located in Hampton,

(Continued on following page)

International Agency Could Produce Housing Revolution

"A new international agency for urban development and housing, with the capability of performing another miracle for humanity like the "green revolution" miracle of the United Nation's Food and Agriculture Organization, and the "health revolution" miracle of the United Nation's World Health Organization, is needed if the urban crisis facing the World today is to be solved."

Carl A. S. Coan, Staff Director, Senate Housing Subcommittee, issued this challenge to the U. S. and all other developed nations of the world in an article appearing in the October, 1970 issue of the *National League Journal.*

Pointing to the rapidly worsening situation of urban centers in the developing world and citing the warnings of such imminent experts as Addeke Boerma, Director-General of the Food and Agriculture Organization (FAO), and Barbara Ward, the noted British economist, Mr. Coan asserted that "Existing institutions are falling far behind in their efforts to stem the tide of decay, overcrowding and squatters which are threatening the peace and orderly growth of large numbers of cities in the developing nations of the World."

"The solution," he stated, "calls for the combined power of government, private enterprise, and an informed public mobilized into a massive effort to attack the problem." Recognizing that the U. S. alone cannot assume the entire burden, but recognizing, too, that no international assistance effort is possible without strong U. S. support, Mr. Coan called upon the U. S. and the United Nations "to agree to the establishment of a Specialized Agency for Urban Development and Housing."

Mr. Coan suggested that the institution be organized after the pattern of the FAO and the World Health Organization (WHO). Like these two organizations, the new agency would have multilateral sponsorship and funding and, hence, sufficient prestige to launch a major, worldwide program.

Outlining its chief activities, Mr. Coan said that "Its principal functions would be to provide technical assistance and to stimulate and coordinate international planning and community development among the nations in the developing world." He proposed that it conduct research and develop demonstration programs, work with international financial institutions to assure adequate financing for housing developments and assist individual governments in the implementation of low-cost housing programs. The new agency would also "encourage cooperative and self-help housing schemes" as a means of alleviating urban housing problems.

Since the organization of such an agency and making it operational will take several years, Mr. Coan called for an immediate initiative in that direction. In the meantime, he called for the continuation of the savings and loan program and the Investment Guaranty Program in Latin America and urged that the cooperative housing program carried on overseas by the Foundation for Cooperative Housing receive adequate support and funding to continue.

New Attitudes Toward Housing Necessary To Reach National Goals

Speaking at the Upper Midwest Institute on Cooperative Home Ownership, Wallace J. Campbell, President of the Foundation for Cooperative Housing, declared "We have learned by bitter experience that housing need alone does not necessarily create new housing. An adequate answer to the need can come only when there is an understanding of the priority of the problem at the highest levels in government and in the fields of finance."

Sponsored by fifteen cooperative, financial, building and civic organizations, the Institute was convened December 3 in St. Paul to explore the potential of cooperative housing in the Midwest area. Representatives of concerned organizations and individual citizens of the area were invited to attend and meet with government and industry leaders experienced in various aspects of cooperative housing.

(Continued on page 2)

9th Inter-American S & L Meeting Called

The Ninth Inter-American Savings and Loan Conference will convene in Panama City, Panama, January 23-30.

Representatives of savings and loan organizations and several cooperative housing groups from throughout the Americas will participate in the meeting. The last annual conference, held in Managua, Nicaragua, was attended by 1300 delegates.

Wallace J. Campbell, President of the Foundation for Cooperative Housing; Jack Edmondson, FCH Director of the Investment Guaranty Program; Dick Owens, FCH Country Program Director in Panama; and Jaime Rodriquez, FCH Country representative in Honduras, will represent FCH, Mr. Campbell will give a presentation concerning the development contributions that savings and loans and cooperative housing organizations can make by working together and coordinating their activities.

FCH news briefs

F C H SERVICES, INC.
A Subsidiary of
THE FOUNDATION FOR COOPERATIVE HOUSING
1012 Fourteenth Street, N.W. Washington, D. C. 20005

Telephone 737-3411

Vol. VII, No. 2 February 1971

Community Effort Answers Rural Needs

The Little Blue Lake area constitutes one of Michigan's worst rural slums, an isolated, underdeveloped region served by only one hard surfaced road. Factory employees moved to the area during World War II in search of jobs, but almost the entire population of the neighborhood is now unemployed and subsisting on welfare or social security.

Most of the existing housing in the Little Blue Lake area is substandard, ill equipped, over priced and hidden among trees off dusty, dirt back roads. Many of the houses are old "pre-fabs" used to house war workers in Muskegon thirty years ago and subsequently moved to rural lots by speculator landlords. Rents for these box-like shacks run about $65 a month and it is estimated that during the cold months, heating expenses reach $45 to $50 monthly.

Now, a result of long hours of volunteer efforts by members of three local civic groups – the Council of Churches, the Little Blue Lake-Dalton Neighborhood Association and the Muskegon Area Development Council of the Chamber of Commerce – and innovative work by the builder, Richard Johnson of Harbor Hills, Inc., a pilot cooperative housing program to provide decent homes for some of the area's poor is under construction in the Little Blue Lake area.

These civic organizations have been involved in other housing efforts, but the 72-unit Little Blue Lake co-op project is their first large scale housing endeavor.

They contacted the FCH Great Lakes Regional Office in Detroit for assistance and the development work soon began. FCH work on this program was funded by a Ford Foundation grant for rural co-op housing.

The Little Blue Lake-Dalton Neighborhood Association obtained an option on a forty-three acre tract for which it subsequently paid $2,100. Funds for the land purchase were obtained from the Grand Rapids Catholic Archdiocese on a promissory note.

The next step in realizing the project was land development. Although it had been thought that existing water supplies would be adequate, the builder, headquartered in Muskegon, found it necessary to drill a community well. At his own risk, Mr. Johnson invested approximately $100,000 to drill the well. He also put up model units from which the co-op homes were sold.

The sales program proved to be one of the most difficult aspects of the community's development. Newspaper and radio ads as well as handbills were used, but it was found that these media do not reach rural families as well as they do urban residents. The population of the Little Blue Lake area, so long neglected and forced to live in the substandard dwellings, was skeptical about the program.

Then too. the $360 required down

(Continued on p. 7)

A woman and her daughter, now living in the house below left, for which they pay $50 a month plus utilities, will soon move into a Little Blue Lake co-op home, such as the one below right, for which the monthly fee is $64, including utilities.

FCH CO-OP USES NEW INDUSTRIALIZED TECHNIQUE

Factory Produced Box Components Slid Into Masonry, Steel Walls Erected at Co-op Site

A new modular slide-in box construction technique is being applied for the first time in the construction of an FCH-sponsored housing cooperative started during January in Annapolis, Maryland.

Conceived by The Perkins and Will Partnership, the project architects, and American Construction Systems, Inc., the general contractor, the industrialized system being employed at Bywater Mutual Homes involves the use of masonry on steel exteriors into which modular frame boxes are slid. One of the most significant features of the system is that the components can be produced by any mobile home plant in the nation. This means not only that production can be easily accessible to many sites but also that the box production can become competitive.

On Site Assembly

The masonry exteriors will be raised by American Construction Systems, Inc., of Rockville, Maryland. When these exterior walls are completed, the modular boxes will be shipped to the site from the Guerdon Industries plant in Pennsylvania. The boxes will then be slid into place and the fourth side of the unit bricked over. This entire process can be accomplished in six months.

The frame boxes will contain all heating, plumbing and electrical equipment which will need only to be connected to the community lines. Interior walls will be of dry wall.

Guerdon Industries, one of the na-

(Continued on page 3)

IX Inter-American S&L Conference

Baruch Urges Housing Push

Speaking before the Ninth Inter-American Savings and Loan Conference, Stanley Baruch, Secretary-General of the Conference, emphasized that there can be no "sabbaths" in efforts to provide good housing for all the world's population.

Demetrio B. Lakas, President of the Provisional Junta of Panama, welcomed the representatives from 17 countries to the annual event, held this year in Panama City, January 23-30. Sponsors for the Conference were the National League of Insured Savings Associations, the Inter-American Savings and Loan Union and the Agency for International Development (AID).

In his speech to the delegates, Mr. Baruch, Director, Office of Housing, AID, presented nine points which he felt represented a synthesis of the knowledge acquired during the past twelve years of the savings and loan movement.

According to Mr. Baruch, the construction of residential housing is of tremendous importance in the economic development process and therefore justifies international loans to make it possible. "No one," continued Baruch, "who has observed the human degradation resulting from the slop and slime of the bad housing which abounds in every major city of the world, and no one who has measured the incredibly beneficial effect on the economy, employment, and general prosperity resulting directly from extensive home building can challenge this thesis."

Mr. Baruch noted that only the international pooling of ideas, experiences, successes and failures would mobilize nations' collective strength into a constructive world-wide force. He added that the Inter-American Savings and Loan Union would be a valuable aid in achieving this goal.

The President of Panama, Demetrio B. Lakas, in his opening speech, stressed his country's interest in housing and the savings and loan movement. He stated

(Continued on page 5)

Participating in one of the Conference's working sessions are (left to right) Stanley Baruch, Secretary-General of the Conference; Jack Gordon, President, Washington Federal Savings and Loan Association; Peter Kimm, Deputy Director, Office of Housing, Agency for International Development, and Wallace J. Campbell, President, Foundation for Cooperative Housing.

Foundation Expands Technical Facilities

The Foundation for Cooperative Housing announced this week the reorganizing and strengthening of two of its principal subsidiary organizations, FCH Services, Inc., and TechniCoop, Inc. The announcement was made by Winslow Carlton, Chairman of the Board of the Foundation for Cooperative Housing.

The purpose of the reorganization is to streamline the development program for the organization of housing for families of middle and low income through FCH Services and at the same time strengthen the control of quality of the new housing by a contract between FCH Services and TechniCoop. The enlarged program of TechniCoop will also call for the expansion of research in housing techniques and costs by TechniCoop and the launching of new programs of innovation in housing rehabilitation and conversion, plus other experimental programs.

C. Franklin Daniels will continue as President of FCH Services. Roger Willcox will transfer from FCH Services to TechniCoop and will serve as President of that organization. The Board of Directors of TechniCoop will include Julian Whittlesey, prominent architect and planner; Eric Carlson, Director of the Housing Division of the UN Centre for Housing, Building and Planning; Ira S. Robbins, former Chairman of the New York City Housing Authority; Kenneth S. Waterman, former Assistant Vice President of FCH Services; Roger Willcox, who has served for eighteen years as an Officer of FCH Services; and Wallace J. Campbell, President of the Foundation for Cooperative Housing.

Winslow Carlton

(Continued on page 2)

Roger Willcox, new President of TechniCoop, Wallace J. Campbell, President, Foundation for Cooperative Housing, and C. Franklin Daniels, President, FCH Services, Inc., participated in the TechniCoop contract signing.

Development Rate Up 20%; Mortgage Rate Down to 7%

Housing starts sponsored by Trustees of the Foundation for Cooperative Housing during the first five months of the 1970-71 fiscal year are up 20% over last year.

Making this announcement, C. Franklin Daniels, President of FCH Services, Inc., pointed out that "This increase is especially significant in view of the fact that activities during the last fiscal year represented a record-breaking 77% increase over the previous start rate."

A total of 2807 new homes, with a mortgage value of $50,907,369, have been started by FCH in co-op communities around the country since October 1, 1970. Six hundred twenty-four of these units, with a mortgage value of $12,205,000, were started during February in Florida, Illinois, Indiana, Massachusetts and Michigan.

Several residents of the FCH-sponsored co-ops to be started during February will benefit from the recent reduction in the FCH-authorized mortgage loan interest rate from 8 1/2% to 7%. (FHA interest rates have not been as low as 7% since January, 1969.)

The reduced rate will be reflected in lower member monthly charges. For example, at Branford Townhouses in Taylor, Michigan, a Section 236-financed co-op, families paying the market interest rate would have paid $218 a month for a one-bedroom townhouse at the previous interest level. Now that family will pay only $204. Likewise, the cost has been reduced from $237 to $222 for a two-bedroom unit and from $274 to $257 for a three-bedroom unit. The payments of families receiving the maximum interest assistance prescribed by Section 236 are unaffected by the interest cut, since their payments are based on a 1% mortgage interest rate.

FCH news briefs

F C H SERVICES, INC.
A Subsidiary of
THE FOUNDATION FOR COOPERATIVE HOUSING
1012 Fourteenth Street, N.W. Washington, D. C. 20005

Telephone 737-3411

Vol. VII No. 5 May, 1971

FCH CO-OP TO GET LOW COST FUEL

A new agreement designed to lower the charges for fuel services is being applied for the first time to an FCH-sponsored housing cooperative.

The co-op, Irongate Townhouses, Newport News, Virginia, is also the first presold management type housing co-operative to be sponsored by FCH in the Tidewater area under Section 236 of the National Housing Act.

Bush Construction Company, the builder, entered into contract with the Virginia Electric Power Company (VEPCO) for an interruptible service agreement for the cooperative.

Interruptible service agreements state that in times of great demand for fuel, the Virginia Electric Power Company can turn off the fuel supply for an undetermined length of time. When this happens, Irongate Townhouses will rely on fuel supplied by its own 30 thousand gallon tank of propane gas which is located on the co-op's grounds. The fuel for Irongate continues to be supplied in this manner until VEPCO resumes service.

Rates for interruptible service are much lower than those for non-interruptible contracts.

The builder was able to take advantage of the still lower rates offered for high volume fuel consumption, since all co-op home utilities – air conditioning, heating, cooking – are gas-operated.

When completed, Irongate will house 500 families. Each townhouse will have individual front and rear entrances, privacy fences between homes, a storage shed and landscaped lawn.

Irongate, like all FCH-sponsored co-operatives, will also include modern kitchen appliances, laundry facilities,

Continued on p.2

Morris, Raber Named Executive Officers

C. Franklin Daniels, President of FCH Services, Inc., has announced the appointment of two FCH officials to senior staff positions in the national headquarters office, Washington, D.C.

Lloyd Morris, Director of the FCH Mid-Atlantic Regional Office, has been named Vice President for Development and Sales. He assumes these new responsibilities in addition to his regional assignment.

Ron Raber, former Director of Sales in the FCH South Central Regional Office, has been appointed Assistant Vice President for Sales.

As members of the national staff, Morris and Raber will advise and assist the FCH President in carrying out his responsibilities for the development and sales of housing co-ops sponsored by the Foundation for Cooperative Housing. They will also provide support and information services to regional directors and their development and sales staffs.

Mr. Raber is currently making plans for a national seminar for FCH regional sales directors. The seminar will provide its participants with the opportunity to compare sales practices in the eight regions and to exchange new ideas.

Mr. Morris joined the FCH team in 1965 as Assistant to the Director of International Programs. Three years later, he joined the staff of the then new Mid-Atlantic regional office. Last year, he became Director for the region, which encompasses eastern Pennsylvania, southern New Jersey, Delaware, Maryland, Washington, D.C., Virginia, North Carolina and West Virginia.

Mr. Raber has been a member of the FCH sales staff since 1964. He has worked in both Illinois and Indianapolis as a sales representative. For the last eighteen months, he has served as Director of Sales in the South Central Regional Office at Indianapolis, which handles co-operative development in Indiana, Kentucky, Tennessee, Illinois and Iowa.

FCH President C. Franklin Daniels (left) reviews national sales and development activities with newly appointed members of the national staff, Lloyd Morris (center), Vice-President for Development and Sales, and Ron Raber, Assistant Vice-President.

FCH news briefs

F C H SERVICES, INC.
A Subsidiary of
THE FOUNDATION FOR COOPERATIVE HOUSING
1012 Fourteenth Street, N.W. Washington, D. C. 20005

Telephone 737-3411

Vol. VII, No. 6 June, 1971

Foundation for Co-op Housing Newsletter

Startling Growth Rewards Efforts in South

"I'm a little startled myself at the rapidity of our growth," admits Al Wilson, Director, FCH Southeast Regional Office.

Since the summer of 1968, when Mr. Wilson arrived in Atlanta, Georgia, to set up the new office, he and his staff have completed the development of three co-operatives with a total of 536 units, now fully occupied. (Two co-ops, containing 499 units, had previously been developed in the area by other FCH offices.) Another 3,810 units in thirteen active programs, worth $60,384,893 in Federal Housing Administration (FHA) commitments, are in various stages of development.

The Idea Takes Root

Mr. Wilson feels he cannot fully explain the success of the FCH program in an area where, three years ago, housing co-ops were completely unknown to the public and still unfamiliar to the local FHA officers. He attributes it, in large part, to the recent general growth of the South, particularly the Atlanta area. He also credits the Atlanta FHA office, headed by Cary Hooks, with accepting the co-op idea and promoting it as an important means of meeting the area's housing needs, especially among low and moderate income groups.

At least part of the answer, though, must also be found in the imagination, talent and enthusiasm of the Southeast staff.

A few months after arriving in Atlanta to establish the new Southeast office singlehandedly, Mr. Wilson filed an application for the first FCH-sponsored cooperative to be financed under Section 236, Brandywine Towne Houses, typing the form himself on an old door he used as a table at his home. Since that time, the Southeast staff has grown considerably and has moved its center of operations to the newest section of Atlanta.

One of Mr. Wilson's first recruits was Dagmar O'Conners. A native Atlantan,

(Continued on page 4)

The Diamond & Kaye Building Co. constructed London Towne Houses, which was already under construction when the Southeast Region opened in 1968. Since that time, the office has worked with nine builders in the development of 4,346 co-op homes.

Western Office Organizes Its First 2 Co-ops

Construction has begun on the first housing cooperative to be developed by FCH Services' Western office, and sales are underway on another project organized by the San Francisco based staff.

The co-ops also represent the first FCH ventures in Washington and Nevada.

Homewood Terrace, the new co-op in Auburn, Washington, is being constructed by Mayer-Built Homes of Tacoma on a heavily wooded tract within fifteen miles of both Tacoma and Seattle. The co-op buildings have been designed to take full advantage of the site, preserving an open, uncrowded atmosphere. The townhouse clusters will contain no more than six units and several will have no more than two.

Co-op members will enjoy many amenities at Homewood Terrace not usually included in Section 236-financed communities. Their community building, already completed, contains a well furnished community room, fireplace, billiard room and equipment, game tables, wet bar and two office rooms. Other co-op recreational facilities will include an olympic-size swimming pool and ten custom built pieces of creative play equipment in the playground areas. For extra convenience, many of the units will be equipped with garages or carports.

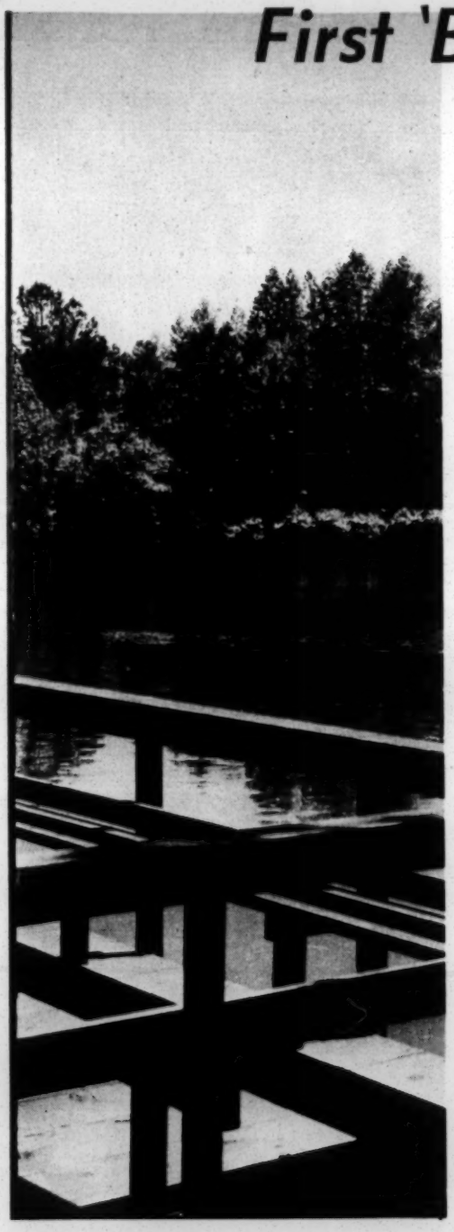
The first section of Homewood Terrace, that which is currently under construction, will consist of 44 units. It is anticipated that, when completed, the

(Continued on page 2)

newsbriefs

Vol. VII, No. 7 THE FOUNDATION FOR COOPERATIVE HOUSING July 1971

First 'Breakthrough' Site Goes Co-op



This beautiful, wooded 50-acre tract, with a six-acre spring fed lake in Macon, Georgia is the site of the first "Operation Breakthrough" project to be under construction. The project is to be organized as a housing cooperative.

"Operation Breakthrough" finally broke through the myriad problems and delays which had put it behind schedule late last month when, on June 21, the final FHA instruments were signed permitting the start of construction at the Macon, Georgia prototype site.

The Department of Housing and Urban Development has specified that this first 'Breakthrough' project be organized as a cooperative so that it will not only serve as a model for new construction and planning techniques, but also as a pattern for viable community living and involvement. HUD feels that only with the ownership and occupant participation inherent to a cooperative can the long-term success of its pioneering program be assured. Thus, it has called upon the Foundation for Cooperative Housing to sponsor the new community, Kenilworth Manor, and FCH Services to implement its directive.

FCH will work closely with Fickling and Walker, Inc. of Macon, Georgia and the National Corporation of Housing Partnerships of Washington, D. C., the HUD-appointed site developers.

HOUSING DIVERSIFIED

Six producers — Alcoa, Boise-Cascade, Building Systems International, Christiana Western, Hercules, Inc. and Material Systems, Inc. — will build a total of 287 industrialized housing units at Kenilworth. Both panelized and modular systems will be applied and basic materials utilized will include aluminum, light gauge steel, precast concrete, wood and fiber reinforced resin.

Several types of units are planned in order both to demonstrate the diversity of industrialized housing techniques and to lend the community a diversified atmosphere. There will be 56 highrise apartments, 24 midrise apartments, 149 townhouses; 42 garden apartments and 16 single family homes. The majority of the dwellings will contain either two or three bedrooms, but one- and four-bedroom units will also be provided.

The 50-acre Macon site is an unusually beautiful piece of land. It is heavily wooded and contains a 6-acre, blub-shaped, spring fed lake. As site planner, Reynolds, Smith and Hills of Jacksonville, Florida, was confronted with the difficult task of introducing 287 housing units and all the large, heavy equipment used in the assembly of industrialized components, while preserving the beauty of the natural setting. The necessity of juxtaposing many diverse units in an attractive, livable community also presented an unusual challenge to the planner.

GREEN AREAS FEATURED

The site plan developed entails the clustering of housing units, in varying densities, around the lake and a large, central green area. Community activities will be centered around the lake. A large community building and swimming pool will be built on the lake's shore. The major vehicular road will encircle the homes on the perimeter of the co-op's property. Cul-de-sacs will provide access and parking facilities for each housing cluster. Traffic-free pedestrianways will permit safe pedestrian passage to all community buildings.

Financing for the Kenilworth cooperative will be provided under Section 233,

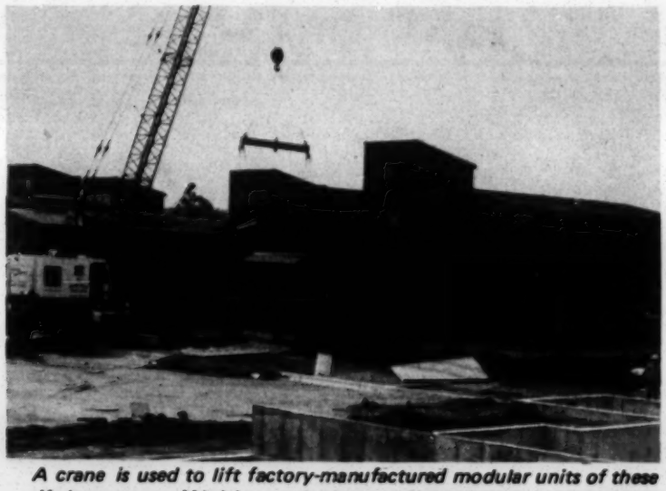
Continued on p. 2

newsbriefs

Vol. VII No. 8 THE FOUNDATION FOR COOPERATIVE HOUSING August 1971

Kalamazoo 'Breakthrough' Project Opens

These 'Operation Breakthrough' cooperative townhouse units in Kalamazoo, Michigan were built by Levitt Building Systems, Inc. Delivered to the site by truck, the first three factory-manufactured units were under roof in one day.



A crane is used to lift factory-manufactured modular units of these Kalamazoo, Michigan 'Operation Breakthrough' cooperative townhouse units into place. The units are being built by Hercoform Marketing, Inc.

Forty-three units are already under roof at the Kalamazoo "Operation Breakthrough" site and the Federal Housing Administration has given the green light for all construction and sales to begin.

Kalamazoo is the second "Breakthrough" prototype site to reach the construction stage of development and the second to be designated a housing cooperative by the Department of Housing and Urban Development.

The Foundation for Cooperative Housing is sponsoring and marketing the Kalamazoo Breakthrough Consumers Housing Cooperative, as it is the Kenilworth Manor cooperative, the Macon, Georgia project. (See July *Newsbriefs*.)

As organizer of the new co-op, FCH is seeking to fulfill HUD's goal of broad economic and social integration among community members. Thus, Dennis Devinney, FCH Community Relations Representative, has been working for several weeks with local community groups and the three nearby universities to acquaint their members and faculty with the cooperative. The sales program has just been launched by other on-site FCH personnel.

It is anticipated that construction of all 245 homes of the Kalamazoo co-op will be substantially completed by the end of this year.

Many amenities not usually included in Section 236-financed housing will be included in the Kalamazoo homes. Every unit will be centrally air conditioned and will contain a clothes washer and dryer, dish washer, refrigerator, range and garbage disposal. Room size will also be

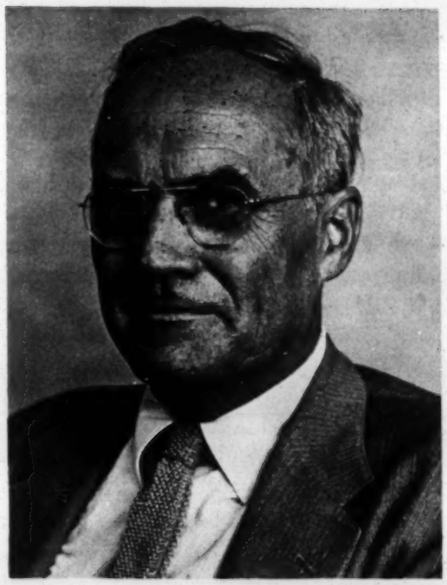
Continued on page 7

newsbriefs

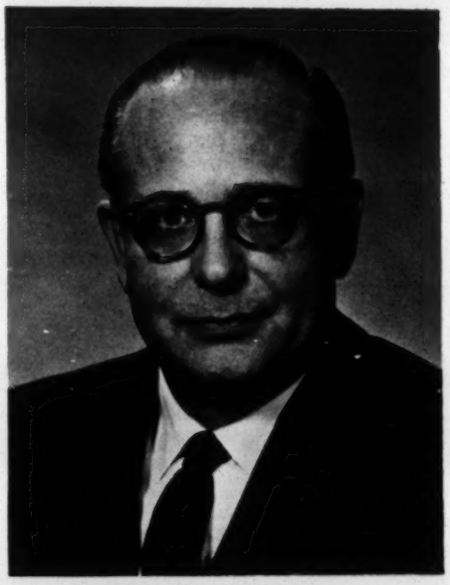
Vol. VII, No. 11 THE FOUNDATION FOR COOPERATIVE HOUSING November, 1971

Board Elects 2 New Members

Winslow Carlton, Chairman of the Board of the Foundation for Cooperative Housing, has announced the appointment of two new members of the Foundation's Board of Trustees. Jack H. Bryan was elected a trustee during the Board's meeting last May and Ambassador Charles Burrows was elected during the Board's most recent gathering in September. Mr. Bryan replaces Frederick Rose, who is resigning.



Jack H. Bryan



Ambassador Charles Burrows

Jack H. Bryan

Mr. Bryan is currently a member of the publications staff of the National Association of Housing and Redevelopment Officials (NAHRO). Mr. Bryan joined NAHRO in December, 1969 as a major feature writer.

NAHRO is a nonprofit organization which serves as a public information center for agencies which are involved in improving domestic living conditions. It acts as a liaison for federal agencies, state and national organizations.

Prior to his appointment to NAHRO, Mr. Bryan was Director of Information for Hammer, Greene, Siler Associates, consultants in urban economics. He also worked for the government as an urban information and public affairs officer for 24 years. He served initially as public affairs director for the war housing program under the National Housing Agency, and became Director of Information of the Housing and Home Finance Agency when it was established permanently in 1947. He continued in that capacity until the Department of Housing and Urban Development was created, when he became News Director and Assistant to the Director of Public Affairs.

A native of Evansville, Indiana, Mr. Bryan was a Scripps-Howard newspaperman for 14 years, and later became Director of Information for the Farm Security Administration in the Department of Agriculture. Mr. Bryan holds degrees from DePauw and Harvard Universities.

Ambassador Charles Burrows

Ambassador Burrows, now retired, was a member of the U.S. diplomatic corps for 30 years, serving most recently as Ambassador to Honduras. His long service with the corps took him to seven countries of Latin America as well as to the Philippines. He held the position of Minister Counselor in both Caracas, Venezuela and Manila, the Philippine Islands. Early in his Foreign Service career, Ambassador Burrows was appointed Alternate U.S. Representative to the Council of the Organization of American States, a post that he held for one and a half years. Prior to retiring, he worked for three years with the State Department in Washington, D.C., charged with overseeing Central American affairs.

Ambassador Burrows is currently a private consultant.

Born in Michigan, Ambassador Burrows holds a B.S. from Otterbein College in Ohio, an M.A. in economics from New York University and an Honorary Doctorate Degree from Otterbein. He also attended the National War College.

During the spring of 1970, Ambassador Burrows was appointed to the Board of Directors of FCH International, the international arm of the Foundation. He has been an active member of the board and has represented FCHI in discussions with housing and government officials in Colombia, Panama, Costa Rica and Mexico.

newsbriefs

Vol. VII, No. 12 THE FOUNDATION FOR COOPERATIVE HOUSING December, 1971

YEAR END REPORT

FCH Home Starts Hit $152 Million

In inner-city areas, university towns, experimental communities and suburban neighborhoods throughout the U.S. and Puerto Rico, over 8,200 homes were developed by the nonprofit Foundation for Cooperative Housing during its recently ended '70 - '71 fiscal year.

Announcing the year-end figures, C. Franklin Daniels, President of the Foundation's chief operating subsidiary, FCH Services, Inc., said that the FCH housing starts were worth $152,261,651 in FHA-insured mortgages.

During September, the final month of the fiscal year, FCH organized 1,185 homes valued at $20,877,414. Over half of these homes are located in seven new housing cooperatives: the others are being built in existing co-op communities.

Hotel Rehabilitated

The completion of one of the new cooperatives, located in downtown Detroit, Michigan, marks the culmination of the joint efforts of the Foundation and a local citizens' organization to rehabilitate a dilapidated nine-story hotel and convert it to an occupant-owned residence. The structure was completely stripped in order to transform its 400 hotel rooms into 183 apartment units, complete with individual kitchens and baths. The new co-op is financed under Section 236, as are the majority of current FCH programs. (See story on page 3.)

Continued on page 4

A member of Knollwood Manor, a large cooperative begun this year in Tampa, Florida, plays with her children in one of the several tot lots provided by the co-op.

FORWARD ATLANTA

OFFICIAL MONTHLY NEWSLETTER OF THE ATLANTA CHAMBER OF COMMERCE OCTOBER 1969

First LEADERSHIP ATLANTA Seminar Held September 29

Leadership Atlanta, the community's first effort to develop a core of civic leadership for the future, was launched September 29 with a challenge that business communities must face the task of mixing rapid urban growth with enjoyable living.

Fifty-two potential leaders heard John W. Feild, Director of the Center for Policy Analysis for the U. S. Conference of Mayors, outline the problems that urban development and growth are imposing on the nation's cities. In spirited open discussion the group reviewed ways the business and political leadership of the community can help overcome the perplexing difficulties of the urban community in the 1970's.

After the presentation by Mr. Feild, Atlanta Mayor Ivan Allen Jr. and Atlanta Chamber of Commerce President Frank Carter joined the guest speaker in an extensive question and answer session on Atlanta activities and problems.

The *Leadership Atlanta* participants represent major businesses and service groups in the area. They were chosen for present and future leadership qualities.

The Chamber will hold these monthly sessions to study various urban problems and their possible solutions.

John W. Feild of the U. S. Conference of Mayors addresses the first session on Leadership Atlanta. The program, which is designed to train Atlanta's next generation of community leaders, will continue for 10 months.

OUR TOWN

By Opie L. Shelton

I have heard that there may be Mafia influence involved in the distribution of pornographic material here in Atlanta. True?

The only person I know who remained firm all season long in his convictions that the Braves would win the Western Division is Dick Worthing-

(Continued on page 2)

Annual Meeting Scheduled

The 110th Annual Meeting of the Atlanta Chamber of Commerce is scheduled for 7:00 p.m., Tuesday, December 2, at the Marriott Motor Hotel. Invitations will be mailed in early November. Included on the agenda will be a report by President Frank Carter and election of new officers and Board members.

SHELTON *(Continued from page 1)*

ton, sports-loving head of the Commerce Club. With most of the rest of us they were "our" Braves when they won, "your" Braves when they lost.

Attorney Bob Richardson is one of those people who does much to help all sorts of people when they are in trouble, and almost always without receiving a penny for his services. A good citizen.

Invention needed: A telephone cord that won't get all tangled up through normal use. How about it, Western Electric?

Those who challenge the unknown are fantastically brave people. If they had left it to me the center of population in the United States today would be in the vicinity of Plymouth Rock.

The city that thinks only of today's needs will have no tomorrows worthy of mention.

Be glad when the local elections are over and we can get back down to business.

Phony price labels on some products cause consumers to distrust all business.

What a convention it would be if all of us who, at one time or another, peddled newspapers, salve, *Grit* and *Saturday Evening Post*, came together in one place.

Atlanta needs to upgrade its zoo. If the present slaughter of wild animals continues unabated, a zoo may one day be the only place in the world where one can see a lion, tiger, elephant, etc.

Notice to industry considering Atlanta as a location: We want you to become a part of our economy, but NOT if you are going to pollute our water and our air. Okay?

For a guy who learned about women by looking at Sears and Roebuck catalogs, the deluge of pornographic mail, in explicit language and in color, leaves me in shock. Surely those who framed our basic laws didn't anticipate a development such as this.

Chamber Vice President John Wilson kicks off a successful one-day membership drive. Waiting to talk at a breakfast gathering of Contact Club members and special volunteers are WSB General Manager Elmo Ellis (left) and Contact Club Chairman J. L. Jerden.

One-Day Drive

On September 30, over 75 selected volunteers and members of the Contact Club participated in the second annual One-Day Membership Drive.

Elmo Ellis, General Manager of WSB was the featured speaker at the organization breakfast, further inspiring an already enthusiastic group.

Gene Dorsey, Fulton National Bank, continues to lead the Contact Club, exceeding the $9,000 mark for the nine months of 1969.

J. L. Jerden, Pritchard and Jerden, has produced over $5,500 in new memberships, with Richard Bell, Pope & Carter, running a close third with a production figure of $3,200.00.

Danish Festival Set For October 27

Prince Henrik of Denmark

The Danish Festival, an 11-day exhibition of Danish arts and crafts, begins October 27 in Atlanta.

Prince Henrik of Denmark will arrive October 27 to officially open the festival with Mayor Ivan Allen Jr. in the plaza between the Gas Light Tower and the new Peachtree Center South Building.

The festival, which continues through November 8, is intended to enhance Atlanta's goodwill toward Denmark and intensify Atlanta's interest in Danish products. Similar festivals have been held in Rochester, Philadelphia and Phoenix.

The festival is sponsored jointly by the Danish Ministry of Foreign Affairs, Danish Fashion Association, Danish Agriculture and Marketing Board, Denmark Cheese Association, Danish National Travel Office, and Scandanavian Airlines System.

Main exhibits will be in the space atop the Merchandise Mart, and other exhibits will be in stores near Peachtree Center and several surburban supermarkets.

On October 28, the Atlanta Chamber World Trade Council Executive Committee will honor Prince Henrik at a luncheon.

ATLANTA CHAMBER OF COMMERCE
1300 Commerce Building
Atlanta, Georgia 30303

Published monthly as a report to members on activities of the Atlanta Chamber of Commerce.

Frank Carter ..... President
John C. Wilson ..... Vice President
Rolland A. Maxwell ..... Vice President
L. L. Gellerstedt, Jr. ..... Vice President
Dakin B. Ferris ..... Treasurer
Opie L. Shelton ..... Executive Vice President
Julian R. Puckett ..... Editor

Entire I-285 to Open October 15

The circumferential highway, call it I-285, the Inner Loop, the Outer Loop, the Atlanta By-Pass, or whatever, (but most will call it Blessed) will be opened to traffic for its entire 63-mile length on or about October 15.

Its opening gives Atlanta a brief moment of hope. Vehicular traffic has just about reached the saturation point on major arterial highways serving Atlanta, and I-285 will help provide a smidgen of time until other major arteries as well as expanded mass transit facilities can be built.

But the most significant result of this opening may be the efficiency, cooperation and speed in construction of the final 6.9 miles of I-285 between the Bankhead Highway in Atlanta and U. S. 41 in Cobb County. This $15 million project was one of, if not the most, complicated construction jobs in the history of the State Highway Department. It involved five prime contractors, a number of sub contractors and 13 public utilities and government agencies. Yet it will be opened to traffic on the originally scheduled date, and within the time alloted limit of 26 months.

The State Highway Department deserves congratulations for a job well done. So does MacDougald Construction Company, which had the main roadway contract; the bridge contractors, and all other agencies involved. Highway Department officials controlling the project went all out in their efforts to finish on time. They had good cooperation in nearly all instances.

There have been times in the past when less complicated Interstate contracts have dragged on for four years.

The Highway Department now has shown that it can get the job done efficiently in the congested urban area.

The Atlanta Chamber extends its congratulations and appreciation to all concerned, and urges that the experience gained on this project be applied to all future contracts in the Metropolitan Atlanta area. It's a matter of survival or strangulation.

Hanes Talks Tax Revision

Attorney Paul Hanes, Executive Secretary of the Georgia Tax Revision Commission, outlined prospects for tax revision recently before the Chamber's Public Finance and Taxation Committee.

Hanes, associated with the firm of Heyman and Sizemore, told the Committee that the goals of the 1969 tax revision effort were to cut red tape, remove inequities, and improve the enforcement of Georgia's present tax laws.

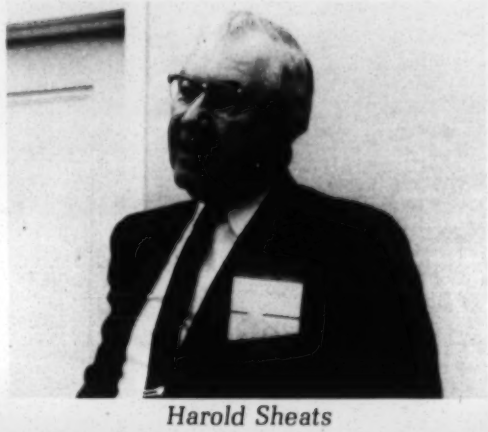
In the personal income tax field, Hanes predicted the commission would recommend accomplishing what the legislature attempted this year—pegging the personal income taxes to federal adjusted gross income, requiring a minimum number of adjustments, and making slight revisions in the rate schedule.

One of the commission's two subcommittees will recommend removing most exemptions to the state sales tax, such as on new production machinery, farm machinery, feed, seed, and fertilizer. The commission's other subcommittee has recommended that local governments be authorized to levy either a one percent local option sales or a one percent local option income tax, sharing the revenue among local governments and school systems. The Chamber has advocated such a broadening of local tax revenue sources for several years.

Hanes expressed doubt that any change would be made in motor fuel tax rates, but said consideration might be given to further definition of the "user" of such fuel, in order to tax fuel sold for non-highway purposes. On intangibles, Hanes predicted some structural changes which would ease reporting and enforcement problems, but would exempt small savers and investors. Another recommendation would exempt household furnishings from the property tax.

Hanes said the Tax Revision Commission's final report and recommendations would be published early in the fall.

Sheats Speaks on Law Reform



Harold Sheats

Fulton County Attorney Harold Sheats advocated strong constitutional home rule at the September meeting of the Chamber's Local and State Affairs Committee.

Sheats, Chairman of the County and Municipal Government Committee of the State Constitution Revision Commission, said the main thrust of his committee would be to recommend a workable form of home rule for local governments, preferably one which could be changed only by general law. This would virtually eliminate the local courtesy practice now used in the passage of local bills in the legislature.

The Fulton County Attorney pointed out the difficulty of adopting a new constitution all at once, stating that if such a document contained one broadly unpopular section, the electorate might defeat the whole document because of one or two provisions.

Sheats expressed hope that any new constitution would contain provisions permitting consolidation of both public services and governments in Georgia.

The Local and State Affairs Committee, led by attorney Clifford Oxford, is making preparations to evaluate the forthcoming report and recommendations of the Institute of Public Administration on consolidation of Atlanta and Fulton County.

Atlanta Gets New Air Service

Two major airlines have introduced daily nonstop flights between Atlanta and San Francisco, Los Angeles, and Dallas/Ft. Worth.

National Airlines made its debut October 1 with two daily nonstop flights to and from San Francisco, and Eastern Airlines introduced nonstop flights September 23 to Los Angeles and Dallas/Ft. Worth.

National, the sixth largest U. S. domestic air carrier, will serve 43 cities with the addition of Atlanta, and a 139-passenger DC-8 jet aircraft will serve their Atlanta route. Seeking to complement the Atlanta-San Francisco service, National has applied for other Atlanta routes to southern and midwest points.

Eastern will have three daily round-trips between Atlanta and Los Angeles, and six daily flights between Atlanta and Dallas/Ft. Worth. On its Los Angeles run, Eastern will use its newest aircraft, the giant 203-passenger McDonnell/Douglas DC-8-61.

Agri-Leaders of the Year Chosen

Hampton Daughtry congratulates Mr. & Mrs. Robert Fowler on Mr. Fowler's selection as one of six "Agri-Leaders of the Year."

The Agri-Business Club of the Atlanta Chamber honored six "Agri-Leaders of the Year" from a 23-county area surrounding Metropolitan Atlanta in ceremonies held September 11.

Selected by a panel of judges in this new Chamber project were three agri-businessmen and three farmers as follows:

Agri-Business Category

—Dorsey A. Duffey, President of Duffey's Sausage Company, Carrollton

—Robert Fowler, President and Manager of Fowler Fertilizer Company, Covington

—Ralph Griffin, Manager of Farmers Mutual Exchange, Griffin

Farmers Category

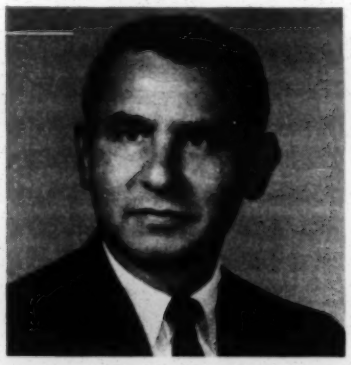
—W. Lester Hall, Auburn

—James Earl Mansell, Roswell

—Phil Ogletree Sr., Griffin

The announcement of the winners was made by Hampton Daughtry, Agri-Business Club President, and Lowry Gillespie of Georgia Power Company, Chairman of the Agri-Leader program, at a luncheon for the recipients. The winners were also guests at a dinner in the Stadium Club and a ball game in which the Braves obligingly beat the Giants 5 to 3.

R. H. Harris Named



R. H. Harris

R. H. Harris, Chairman of the Chamber's Aviation Committee, has been named Eastern Region manager of General Electric's Defense Programs Division.

In his new post, Harris will be responsible for marketing the company's aerospace and aircraft engine products through eight districts in 20 states. The divisions' regional headquarters have been moved from New York City to Atlanta.

Atlanta Magazine

Each month, beginning in January, ATLANTA Magazine will feature major stories on the city's and the South's business world, including in-depth looks at business trends, entertaining profiles on business leaders, and informative and interesting briefs on economic developments throughout the region.

One, two, and three year subscriptions to ATLANTA Magazine cost $8, $14, and $20 respectively. Subscriptions can be charged to either Bank Americard, C&S Charge or Master Charge.

Operation Breakthrough

A new federal housing program, designed to explore innovative materials and methods in construction of "modest income" housing, has been endorsed in principle by the Atlanta Chamber's Housing and Redevelopment Committee.

The program, designated as "Operation Breakthrough," received the attention of the Chamber Committee at a meeting during which officials of the Federal Housing Administration explained its finer points.

Declaring its support of the concept of "Breakthrough," the Committee, led by Chairman Denver D. Gray, Travelers Insurance Co., urged City of Atlanta officials to submit an application to seek a pilot program here.

Atlanta is in competition with several other cities for selection as a "prototype" city in the program. If successful in its bid, Atlanta would provide one or perhaps two sites of land in the Model Cities area, plus another larger tract of land, for use in the "Breakthrough" effort.

"Operation Breakthrough" is being administered by the Department of Housing and Urban Development. Essentially, it proposes to use appropriate vacant land for demonstrating the use of pre-constructed housing units and other innovative methods.

The prototype units would be literally a "housing laboratory" for some time after construction.

The land and structures on it eventually would revert to the city.

Chamber President Frank Carter, at the request of the Housing and Redevelopment Committee, conveyed the Committee's position to HUD officials.

He said: "Although Atlanta has made great strides in recent years to meet its housing needs, it is obvious that mere brick and mortar are not sufficient in themselves. It will require imaginative planning, coordinated efforts at every level of government, and dedicated follow-through from the entire community, if our urban centers are to overcome their acute housing problems."

"Volunteer Atlanta" Created

A two-year study of community needs and the techniques of matching Atlanta volunteer workers with the most essential jobs has resulted in the creation of a major service agency—"Volunteer Atlanta."

Sponsored jointly by the Atlanta Chamber of Commerce, the Atlanta Junior League, the Community Council of the Atlanta Area, Economic Opportunity Atlanta and the Community Chest of Atlanta, "Volunteer Atlanta" will serve as a clearing house for the thousands of Atlantans who want to give their time and talents in community service.

"Volunteer Atlanta" will be officially opened Monday, October 13, when Mayor Ivan Allen Jr. leads ceremonies in the headquarters at 936 Gordon Street, S. W. The Mayor is proclaiming the week of October 13-19 "Volunteer Atlanta Week."

Officers of the new organization are Eugene T. Branch, chairman; Mrs. Frazier Durrett, vice chairman; and Sam Wilburn, treasurer.

"Volunteer Atlanta" was created as a result of the Atlanta Junior League's extensive study on the need for volunteer workers among the many service agencies in the Atlanta area, and how volunteer bureaus worked in other cities. The League submitted the study and proposal to other civic and service organizations, who joined them in sponsorship.

The preliminary study indicated a present need for more than 6,000 volunteer workers. A professional staff has been selected to place volunteers in jobs where their services can best be utilized.

Urban Action Forum Meets

A delegation of Atlanta business leaders joined their counterparts from several Southern states for a one-day Urban Action Forum in Chattanooga Tuesday, October 7.

Concurrent working sessions searched for answers to urban problems in four major areas: crime, education, housing and manpower. Participants shared the highlights of the workshop sessions and continued their discussions during a lunch program.

Similar forums are scheduled in several urban centers throughout the eastern part of the nation. Some nationally known authorities will appear on panels at the various sessions.

Hughes Named Chamber General Manager

Edmund W. Hughes

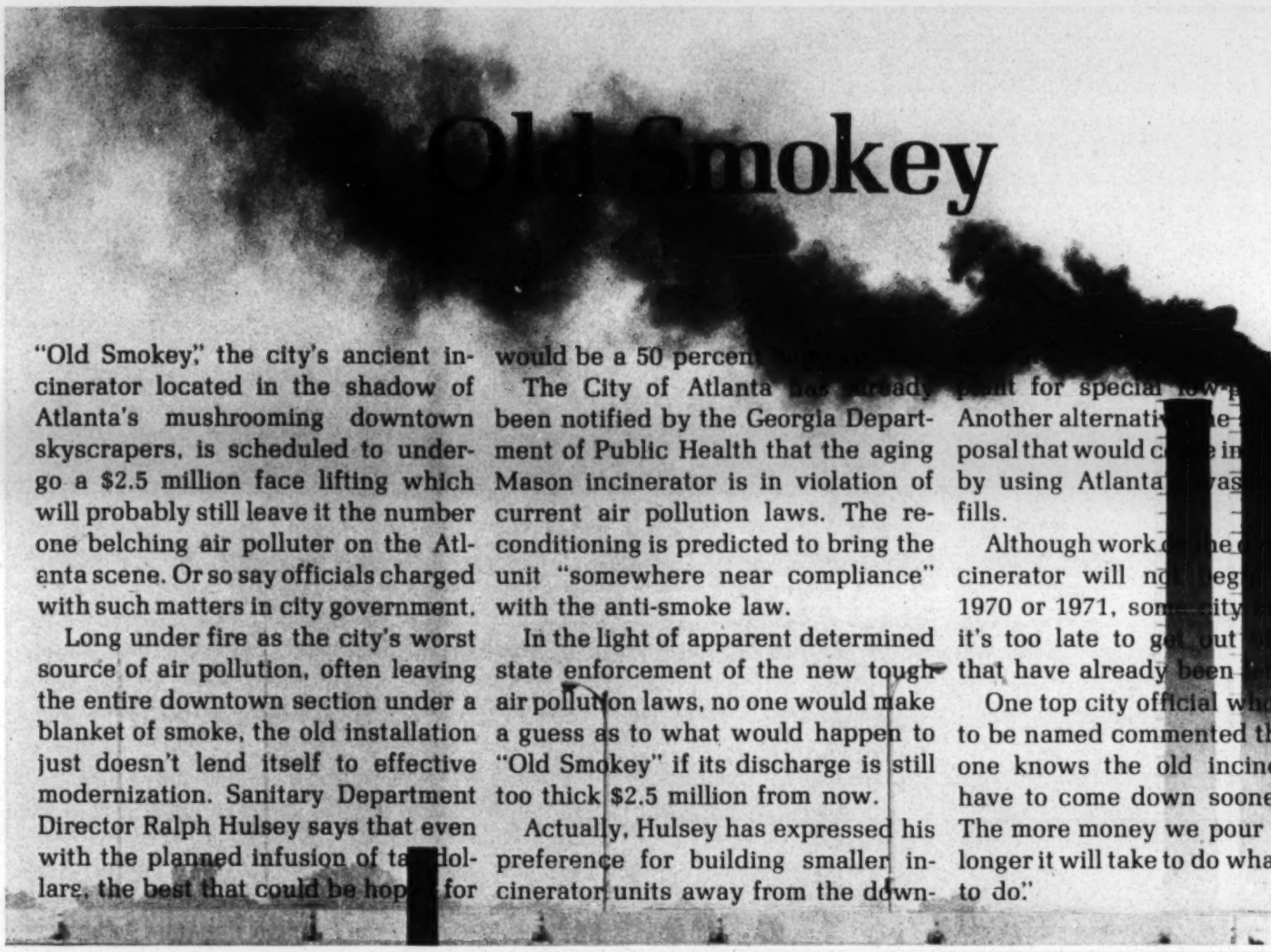
Edmund W. Hughes has been named general manager of the Atlanta Chamber of Commerce. Opie L. Shelton, Chamber Executive Vice President announced that the appointment was effective September 15.

Hughes was previously an account executive with Bell & Stanton, a public relations firm, and has been handling the public relations phase of the Chamber's Forward Atlanta program.

From 1962 through 1968 he was the managing director of the Greater Atlanta Traffic and Safety Council. Prior to that he was an editorial writer and a reporter for the *Atlanta Journal*, specializing in local government and urban affairs.

As general manager, he will be charged with overseeing the Chamber's various program activities.

A native of Birmingham, Alabama, Hughes is a journalism graduate of the University of Alabama. He is a member of the Board of Directors of Big Brothers of Atlanta and Volunteer Atlanta, and has been serving as secretary of the Metropolitan Atlanta Rapid Transit Authority.



Old Smokey

"Old Smokey," the city's ancient incinerator located in the shadow of Atlanta's mushrooming downtown skyscrapers, is scheduled to undergo a $2.5 million face lifting which will probably still leave it the number one belching air polluter on the Atlanta scene. Or so say officials charged with such matters in city government.

Long under fire as the city's worst source of air pollution, often leaving the entire downtown section under a blanket of smoke, the old installation just doesn't lend itself to effective modernization. Sanitary Department Director Ralph Hulsey says that even with the planned infusion of ta[illegible] dollars, the best that could be hop[illegible] for would be a 50 percen[illegible]

The City of Atlanta [illegible] been notified by the Georgia Department of Public Health that the aging Mason incinerator is in violation of current air pollution laws. The reconditioning is predicted to bring the unit "somewhere near compliance" with the anti-smoke law.

In the light of apparent determined state enforcement of the new tough air pollution laws, no one would make a guess as to what would happen to "Old Smokey" if its discharge is still too thick $2.5 million from now.

Actually, Hulsey has expressed his preference for building smaller incinerator units away from the down- [illegible] the Mason [illegible] for special [illegible] tion use. Another alternati[illegible] is a proposal that would c[illegible] in[illegible]rator use by using Atlanta [illegible] for landfills.

Although work [illegible] ntown incinerator will n[illegible] until late 1970 or 1971, so[illegible] cials say it's too late to g[illegible] contracts that have already been [illegible]

One top city official who asked not to be named commented that "Everyone knows the old incinerator will have to come down sooner or later. The more money we pour into it, the longer it will take to do what we ought to do."

Bulk Rate
U.S. Postage
PAID
Permit No. 720
Atlanta, Ga.

ATLANTA CHAMBER OF COMMERCE • 1300 COMMERCE BUILDING • ATLANTA, GEORGIA 30303

MR. MORELAND G. SMITH, FAIA
SOUTHERN REGIONAL COUNCIL
5 FORSYTH ST., N.W.
ATLANTA, GA. 30303

May 20, 1970

Mr. Harvey H. Hunt
Harvey H. Hunt Company, CPA
601 Henry Grady Office Building
26 Cain Street, N.W.
Atlanta, Georgia 30303

Dear Mr. Harvey:

With regards to the FORWARD ATLANTA solicitations, my job captain has requested that I endeavor to make a wind-up report at 8:00 A.M. Tuesday, May 26, 1970. If it convenient for you and your partners, we would appreciate knowing you and your partners decision by Monday, May 25th.

Thanking you for your help, I am

Sincerely yours,

Moreland Griffith Smith
F.A.I.A.

MGS:mv

Start FILE

PLANNERS SECTION OF THE GEORGIA MUNICIPAL ASSOCIATION

Dear Georgia Planners:

An official Planners Section has been formed within the Georgia Municipal Association. The purposes of the Section are stated in the enclosed constitution. The main benefit of this organization will be improved communications with the Association in matters of interest to Georgia Planners. The Section has been created so as to involve a minimum of time and formal activities.

We are hopeful that you will attend the Planners Breakfast at the Georgia Municipal Association Annual Meeting at the Marriott in Atlanta. The breakfast is scheduled for 9:00 AM, Tuesday, June 20. An election of officers will take place.

Sincerely yours,

Howard W. Pollard

Howard W. Pollard
Acting President

OFFICIAL

CONSTITUTION FOR PLANNERS SECTION OF

THE

GEORGIA MUNICIPAL ASSOCIATION

ADOPTED, MAY 24, 1967

ARTICLE 1. NAME

The name of this organization shall be the Planners Section, G.M.A. hereinafter referred to as the Section.

ARTICLE 11. PURPOSES

The purposes of this Section shall be to cooperate and participate in coordinated programs which promote the welfare of the citizens of Georgia communities by helping to create an increasingly better, more healthful, convenient, efficient, and attractive environment through city and regional planning.

The Section may assist and support individual organizations and agencies represented within the Section's membership, upon official request from such organizations or agencies, when the requested assistance and/or support and consistant with the general purposes of this Section.

The Section activities shall be centered on matters concerned with planning, but not limited to the following:

Communications	Legislation
Information	Public Relations

It is understood that the Section cannot and will not speak or act for any organization or agency represented within the membership, except with the official knowledge and consent of such organization or agency.

ARTICLE III. MEMBERSHIP

The membership of the Section may be composed of the following:

(1) Regular membership shall be open to any professional planners who have direct connection on a continuing basis with governmental agencies.

(2) Associate membership shall be open to any individual interested in the purposes of this Section, but who do not meet regular membership requirements.

(3) The President and the Executive Director of Georgia Municipal Association or designated representatives.

Membership within the Section is voluntary and the knowledge and consent of the organizations or agencies represented are prerequisite for membership.

ARTICLE IV. OFFICERS

The officers of the Section shall consist of a President, Vice-President and a Secretary-Treasurer.

Officers shall serve for one year, beginning July 1 of each year and ending June 30 of the following year, provided, however, that the original officers terms of office shall begin upon ratification of this Constitution by the organizations or agencies represented and subsequent election of officers. The officers shall be elected by the Section membership at the annual convention of Georgia Municipal Association. An acting President shall be appointed by the Section to conduct an election of the original officers. Vacancies in offices shall be filled by vote of the Section.

When the President is unable to be present at a meeting or other function, his responsibilities in that particular instance shall be per-

formed by the Vice-President. However, if the Vice-President is also unable to be present, the President shall appoint a representative to carry out his responsibilities in that particular instance.

An Executive Committee consisting of the President, the Vice-President, the Executive Director, the Secretary-Treasurer, and two members elected by the membership. This Committee is impowered to carry out any functions as may be deemed necessary. The President of the Georgia Municipal Association, or his representative, shall be an Ex-Offico member of the Executive Committee.

ARTICLE V. MEETINGS - QUORUM - NOTICE

Meetings of the Section shall be held at the discretion of the President, provided, however, that there shall be not less than two official meetings annually, one of which shall be held in connection with the annual Convention of the Georgia Municipal Association. Those members present shall constitute a quorum for any meeting.

Voting by proxy is prohibited within the Section.

The President shall give sufficient notice for any meeting to the membership.

ARTICLE Vl. ACTIVITY COMMITTEES

The following special Activity Committees shall be appointed by the President, with the approval of the Section, and shall perform such functions and duties as may be assigned.

1. Legislative Review Committee
2. Research and Information Committee

Other committees may be designated and the membership appointed by the President as deemed necessary to fulfill the purposes of the Section.

ARTICLE V11. DUES - CONTRIBUTIONS:

No dues shall be levied by the Section. Contributions may be accepted from organizations, agencies or individuals within and outside the Section.

ARTICLE V111. AMENDMENTS

These By-Laws may be amended by a two-thirds (2/3) vote of those members of the Section present at any official meeting, with subsequent approval by the Board of Directors of Georgia Municipal Association. At least (30) thirty days notice must be given to the Section membership of any proposed change in the Constitution and By-Laws. A copy of the proposed change shall accompany any such notice.

Quest

P.O. BOX 4919
WASHINGTON, D.C. 20008

Vol. 1, No. 2 Independently Printed by a Group of HUD Employees May 1971

AFGE LOCAL FILES PETITION FOR UNION RECOGNITION: NLRB TO SET AN ELECTION DATE

The first big step toward gaining exclusive union representation for HUD employees was taken April 20 when the AFGE local filed a 1,400-name petition with the National Labor Relations Board.

The NLRB will soon order a 10-day posting of its election notice on all official bulletin boards in the HUD Building. George Thornton, president of the AFGE local, said the notice, giving full details about the election arrangements, will probably go up before May 1.

Thornton said 1,400 employees who petitioned to have AFGE represent them, equal 43 percent of all employees eligible to vote. HUD management has determined that 3,230 are eligible to be represented. Those ineligible include such categories as personnel professionals, auditors and investigators, and others.

Under NLRB regulations, an election can be called if 30 percent or more of eligibles petition for an election. One union must win 50 percent plus one of the total number of ballots cast to win exclusive recognition as bargaining agent.

There is a chance that voters may have a three-way choice in the election: to vote for AFGE, or for no union, or for the NFFE local that has suddenly launched a membership drive in the HUD Building. The NFFE can get on the ballot if it manages to sign up only 10 percent of the eligibles. NFFE is using paid organizers at a number of locations made available by HUD.

HUD officials say they did not invite NFFE to come in at the last moment.

CLEANLINESS IS NOT NEXT TO GODLINESS. NEXT TIME YOU HEAR SOMEONE SAY "LOOK AT THOSE DIRTY HIPPIES CAMPAIGNING FOR PEACE" REMEMBER THAT PONTIUS PILOT WASHED HIS HANDS.

MERIT SHAFTING

(by ____ ____)

Personnel, the champion of merit staffing, recently engaged in what many people in Personnel are now calling "merit shafting." In essence, Personnel selected a new team leader, GS-14, for its Operations Division who is totally unfamiliar with the work of that Division. More experienced hands were given a song and dance when they questioned the selection.

One candidate, for instance, was told that he was passed over because he didn't like classification. Apparently, the important thing is to "like" classification regardless of whether you know it. Another got the shaft for being emotional--feelings being taboo in Personnel, since they indicate human sensitivity. A third, who was acting team leader for quite a while, got no answer other than that Personnel bigwigs wanted someone with a management background. No one has yet been able to figure out what that means.

Everyone in Personnel freely admits that the individual selected is an intelligent woman--but brains alone are not enough when Personnel pulls out its qualification standards.

Well, it's good to know that Personnel is not immune to the kind of "shafting" that is known in other parts of the Agency.

(Quest is looking foward to see how equitably Personnel handles a grievance within its own area.)

NFFE DRIVES TO WIN OVER HUD EMPLOYEES

The belated drive by NFFE to represent HUD employees raises several questions:

1. Where has NFFE been all this time, and what have they done for the employees? and,
2. What were their organizers trying to suggest when, in attempting to get one of Quest's staff to sign the NFFE petition, they explained that the AFGE was "racist" because it was led by Blacks?

WATKINS GLEN AND THE "NEW FEDERALISM"

We all know now that when push comes to shove local option and the decentralized authority of "The New Federalism" take second place to the Administration's strident and racist cries against "forced integration" and Central Office power.

The Montgomery County (Md.) Housing Authority had decided to undertake a valorous social experiment in leasing, for public housing, newly constructed upper middle income townhouses in the suburbs. This was done despite some local outcry.

The Philadelphia Regional Office was in the process of determining whether the project was viable in order to put up the funds necessary to convert the Watkins Glen subdivision into public housing. This despite reported calls from Central Office officials who, living nearby, feared for property values over human values.

Quest has been informed that Watkins Glen was indeed economically feasible under a unit-cost averaging agreement worked out between the Regional Office and the Housing Authority.

But George Romney stepped in and had the last word. Claiming economic infeasibility, he interposed himself, as did George Wallace years ago on schoolhouse steps, and provided yet another example of our Nation's disgrace--that wide gap which public leaders are willing to see between America's promise and its fulfillment.

"HOW DO YOU ASK A MAN TO BE THE LAST MAN TO DIE FOR A MISTAKE?"

Excerts from the Congressional testimony of John Forbes Kerry

Mr. Kerry, 27 years old, is a former Navy Lieutenant j.g. and Vietnam Veteran, and winner of the Silver Star, Bronze Star, and three Purple Hearts.

...We could come back to this country, we could be quiet, we could hold our silence, we could not tell what went on in Vietnam, but we feel because of what threatens this country, not the reds, but the crimes which we are commiting that threaten it, that we have to speak out.

...The country doesn't know it yet but it has created a monster, a monster in the form of millions of men who have been taught to deal and to trade in violence and who are given a chance to die for the biggest nothing in history; men who have returned with a sense of anger and a sense of betrayal which no one has yet grasped.

...We are angry because we feel we have been used in the worst fashion by the administration of this country.

In 1970 at West Point Vice President Agnew said " some glamorize the criminal misfits of society while our best men die in Asian rice paddies to preserve the freedom which most of those misfits abuse,"

...his statement is a terrible distortion from which we can only draw a very deep sense of revulsion, and hence the anger of some of the men who are here in Washington today. It is a distortion because we in no way consider ourselves the best men of this country; because those he calls misfits were standing up for us in a way that nobody else in this country dared to; because so many who have died would have returned to this country to join the misfits in their efforts to ask for an immediate withdrawal from South Vietnam; because so many of those best men have returned as quadruplegics and amputees--and they lie forgotten in Veterans Administration Hospitals in this country...

...from our experience, there is nothing in South Vietnam which could happen that realistically threatens the United States of America. And to attempt to justify the loss of one American life in Vietnam, Cambodia, or Laos by linking such loss to the preservation of freedom, which those misfits supposedly abuse, is to us the height of criminal hypocrisy,...

...We saw America lose her sense of morality as she accepted very cooly a My Lai and refused to give up the image of American soldiers who hand out chocolate bars and chewing gum.

We learned the meaning of free fire zones, shooting anything that moves, and we watched while America placed a cheapness on the lives of orientals.

We watched the United States falsification of body counts, in fact the glorification of body counts....

Now we are told that the men who fought there must watch quietly while American lives are lost so that we can exercise the incredible arrogance of Vietnamizing the Vietnamese.

Each day to facilitate the process by which the United States washes her hands of Vietnam someone has to give up his life so that the United States doesn't have to admit something that the entire world already knows, so that we can't say that we have made a mistake. Someone has to die so that President Nixon won't be, and these are his words, "the first President to lose a war."

We are asking Americans to think about that because how do you ask a man to be the last man to die in Vietnam? How do you ask a man to be the last man to die for a mistake?

I understand that 57 percent of all those entering the VA hospitals talk about suicide. Some 27 percent have tried, and they try because they come back to this country and they have to face what they did in Vietnam, and then they come back and find the indiffernce of a country that doesn't really care....

Americans seem to have accepted the idea that the war is winding down, at least for Americans,...

We veterans can only look with amazement on the fact that this country has been unable to see that there is absolutely no difference between ground troops and a helicopter crew, and yet people have accepted a differentiation fed them by the administration.

No ground troops are in Laos so it is all right to kill Laotians by remote control. But believe me the helicopter crews fill the same body bags and they wreak the same kind of damage on the Vietnamese and Laotian countryside as anybody else, and the President is talking about allowing that to go on for many years to come.

We are here in Washington also to say that the problem of this war is not just a question of war and diplomacy. It is part and parcel of everything that we are trying as human beings to communicate to people in this country--the question of racism, which is rampant in the military, and so many other questions such as the use of weapons; the hypocrisy of our taking umbrage in the Geneva Conventions and using that as justification for a continuation of this war when we are more guilty than any other body of violations of those Geneva Conventions; in the use of free fire zones, harassment interdiction fire, search and destroy missions, the bombings, the torture of prisoners, the killing of prisoners, all accepted policy by many units in South Vietnam.

We are also here to ask, and we are here to ask vehemently, where are the leaders of our country? Where is the leadership? ...Where are they now that we, the men whom they sent off to war, have returned?...These men have left all the casualties and retreated behind a pious shield of public rectitude. They have left the real stuff of their reputations bleaching behind them in the sun of this country.

Finally, this administration has done us the ultimate dishonor. They have attempted to disown us and the sacrifices that we made for this country. In their blindness and fear they have tried to deny that we are veterans or that we served in Nam....

We wish that a merciful God could wipe away our own memories of that service as easily as this administration has wiped away their memories of us. But all they have done and all that they can do by this denial is to make it more clear than ever our own determination to undertake one last mission--to search out and destroy the last vestige of this barbaric war, to pacify our hearts, to conquer the hate and the fear that have driven this country these last ten years and more, so when 30 years from now our brothers go down the street without a leg, without an arm, or a face, and small boys ask why, we will be able to say "Vietnam" and not mean a desert, not a filthy obscene memory, but mean instead the place where America finally turned and where soldiers like us helped it in the turning.

A PROPOSAL: A SLIDING INTEREST RATE FOR ALL FAMILIES - - Al Aiken

"Announcement was made....., that the maximum interest rate on home mortgages insured by the Federal Housing Administration would be reduced to 4-1/4 percent effective with respect to all applications received in FHA field offices...."[1]

I guess you don't believe the announcement made by FHA above. But it is actually accurate! It was made on April 21, 1950; the year 1950 has the record for the most housing units built in the immediate post war period---1,396,000 units. A large part of our present housing shortage could be relieved if our present interest rates on home mortgages were more in line with FHA's 1950 interest rate.

The Housing Act of 1968 provides subsidized housing under Sections 235 and 236 for families with incomes 135 percent of public housing income limits. The families with incomes higher than the limits under Sections 235 and 236, families with incomes from $6,000 to $11,000 are being totally ignored by the present housing act. Referring to Table I, most of the average annual incomes of workers in private, nonagricultural industries fall within this category:

Manufacturing - $6,950; Mining - $8,500; Construction - $10,150; Transportation - $8,100 and Wholesale Trade - $7,150. The average annual income for all private nonagricultural industrial workers is only $6,200, which puts many of the workers just above the income limits for housing under Sections 235 and 236.

The monthly payment (principal and interest) for a $30,000 home with a 25 year mortgage with ten percent down is $202, which with another $60 added for taxes and insurance totals $262. This is substantially more than 25 percent of the monthly income of any of the nonagricultural workers listed in Table I, which can be seen by comparing their weekly earnings. This monthly payment of $262 is over 50 percent of the monthly income of the average nonagricultural worker who earns $119.78 a week or $479 a month.

Attempts at the integration of suburban communities have been almost complete failures because of the lack of a comprehensive housing act taking into account families with minimal incomes up to families with annual incomes of $12,000. Many of the suburban families earning $8,000 to $12,000 would be less likely to oppose integration in suburban communities if they were also helped by the federal government with an interest subsidy on their mortgages. What I am proposing is a sliding interest rate from 1 percent to 6-3/4 percent which will take into account families with incomes from around $6,000 to $12,000. The federal government would continue providing interest subsidies under Sections 235 and 236. The Federal Reserve would reduce reserve requirements to member banks who would loan money for mortgages at rates from 3 percent to 6-3/4 percent, the rate depending upon the family's income (the upper limit could be adjusted to be ½ percent lower than the prevailing interest rate set by the Federal Housing Administration).

A sliding interest rate would 1) act as a lever in integrating the suburbs, 2) expand housing production, 3) reduce the friction between the lower middle class and people qualifying for Section 235 and 236 housing, and 4) help to reduce the present unemployment rate of 5.9 percent.

1. 17th Annual Report of the FHA, December 31, 1950.

QUEST NEEDS MONEY QUEST NEEDS WORKERS QUEST, MOST OF ALL, NEEDS ARTICLES!

DISCRIMINATORY EMPLOYMENT REVISITED

In our last issue the article "What's Sauce for the Goose Should be.." called upon the Under Secretary to rectify an apparent double standard in pay and training for certain employees. That is, a prep school student was being treated differently than inner-city youth.

Since that article we have addressed a letter to the Under Secretary requesting that he present his plan to rectify the situation to Quest for publication. An attempt was also made to gain a personal interview with him, but to no avail.

We have been told by Assistant Secretary Condon that he is looking into the situation and that a report was to be ready on April 30. We have yet to see that report.

Time, we should remind the administration, will not make this question moot. Even if this young man leaves the Department to return to school over 100 other youth will remain and should not be discriminated against.

LILLBURN W. BOGGS?

Several people have inquired as to who was the Lillburn W. Boggs we alluded to, along with several other luminaries, in our March issue.

He was the Governor of Missouri who, bowing to public sentiment and his own prejudices, ordered the summary execution of Mormon leaders and the expulsion of members of the Church of the Latter Day Saints from the state.

It is interesting to note that the order was given to Major General Alexander Doniphan of the State's militia who refused to carry out the illegal and immoral order to murder innocents. Doniphan was neither "brainwashed" by his superiors, nor was his career damaged by his refusal, and he went on to serve his state and nation with valor during the Civil War.

Average Gross Weekly and Annual Earnings in Private Nonagricultural Industries for 1970

	Weekly	Annually
Manufacturing	$133.73	$6,950
Mining	$163.58	$8,500
Construction	$195.23	$10,150
Transportation and public utilities	$155.93	$8,100
Wholesale trade	$137.60	$7,150
Retail trade	$82.47	$4,300
Finance, insurance and real estate	$97.98	$5,100
Total	$119.78	$6,200

Source: Table C-30, Economic Report of the President, February 1971.

HUD librarians rejected the following Book of the Week review on the grounds that it was "shocking," "radical," and takes a "youthful point of view" in which members of "top staff are not particularly interested." It might be noted that both author and reviewer are in their late thirties. Publication of the review here is an expression of Quest's unswerving faith in the acumen and emotional stamina of "top staff."

The Uses of Disorder, Personal Identity and City Life, by Richard Sennett. New York, Alfred P. Knopf, 1970. 198p., $5.95 (Library No.: 711.4 S25u)

by Barbara Hogan

Imagine a diversified community of blacks, whites, Puerto Ricans, orientals, Indians, poor, rich, middle class, upperclass, union laborers, radical students, bankers and brick layers--all with differing life styles and disparate moral commitments, all actually involved with one another --where the reigning positive values are DISORDER, CHAOS, ANARCHY, constant unremitting TENSION, the pain of sudden CHANGE, and CHANCE.

Envision this community with a pre-planned high density (and no "behavioral sink" phenomena), without bureaucracies to excercise an impersonal objective power over its services or its political activities, and without police to control the expression of hostilities that arise naturally, and perhaps daily, in a community of blacks who hate whites, and visa versa, or white, blue collar workers who dislike and distrust everyone else: black, brown, middleclass, prosperous.

Picture this Utopia where people would actually know each other and must deal with each other on a daily basis in order to survive. Here there would be no central ultimate Authority to whom an outraged neighbor could turn for help if a radio were being played too loud next door or if a local builder were constructing his new store where neighborhood children like to gather to play.

Here people would have to talk with one another, to argue, to picket, or to bring some other kind of social pressure to bear when they had grievances against neighbors. This would be a "survival community," where deviations and differences are either ignored or encouraged, and where the open, verbal expression of anger is paramount to maintaining a community where physical violence does not take place.

Sociologist Sennett sees this, only partially described, as the ideal city. And if all this "sounds as though anarchy were being brought into the city as a positive principle." he says, "That is exactly what I intend."

As he sees things, "precisely because the people had to deal with each other in order to survive, some kind of uneasy truce between these hostile camps would have to be arranged between the people themselves. And the act of participating in some sort of truce would force people to look at each other, if only to find areas in which some tenuous, unloving bond could be forged."

His ideas catapult from Marx, Freud, Erikson, Malraux, Jane Jacobs (with whom he take exception) and from a long line of writers, philosophers, psychiatrists, as well as urban planners. His concept is very much in line with current trends in psychotherapy, such as encounter groups or confrontation therapy. He has come up with a life style for future cities that any urban planner with a "God Complex" or just the normal amount of human repellence to sudden pain might shudder to contemplate.

His thesis is that "there appears in adolescence a set of strengths and desires which can lead in themselves to a self-imposed slavery; that the current organization of city communities encourages men to enslave themselves in adolescent ways; (but) that it is possible to break through this framework to achieve an adulthood whose freedom lies in its acceptance of disorder and painful dislocation...

"The threat of being overwhelmed by difficult social interaction" that occurs in adolescence, Sennett believes, "is dealt with by fixing a self-image in advance (of adulthood) by making oneself a fixed object rather than an open person liable to be touched by a social situation." This "purification mechanism" (as in "defense mechanism") is what makes people seek "purity" in their sexual relationships or the sameness and deadness of the suburbs in their community relationships. It is what makes city planners think they can create a future that does not allow for change. It is what makes the planner feel he has "failed" when a natural evolution of life style occurs.

Sennett plainly feels, however, that "the idea that the 'people' are straining at the bit against the 'system' is much too naive." More realistically, he sees that "the people and the system are in conspiracy with each other to establish a comfortable slavery to the known and the routine."

So, why should people want to make over their lives and dwell in those disordered cities? And how could it be accomplished economically? He answers. Beautifully! But, to paraphrase Gertrude Stein, What is the next question?

THE WIZARD OF ID —By Parker and Hart

By permission of John Hart and Field Enterprises, Inc.

"BROWN BAG" SESSIONS

The MPD weekly brown bag session is a winner. It happens every Tuesday noon, usually in Room 7202. Sample of recent guest speakers: a Colonel from Blackman's Development Center; a psychiatrist talking about self-destructive children; Mary McGrory of the Star; three people from D.C. Women's Liberation; a rep from Americans for Indian Opportunity; a New York Times urban reporter.

Especially noteworthy was Dr. Frances Welsing, a Black psychiatrist speaking on the psychological origins of white supremacy. She has a thesis that envy of color is the basis of the racism practiced by whites against Blacks, Chicanos, Puerto Ricans, Indians and other people of color all over the world. (Even Jews, she noted, were originally dark-skinned.)

The doctor noted that people of color make up 7/8 of the world population. The other 1/8 (whites) tries to assert its superiority because of a feeling of "inadequacy" or "inferiority" based on a "genetic deficiency"--the inability to produce color. In other words, whites can't produce skin pigmentation and this makes them feel inferior. So....they act superior and try to mess up the minds of people with color.

Dr. Welsing cites certain sociological phenomena to buttress her theory: the quest for a suntan; colored makeup; sexual attraction of whites to people with color.

Several people (mostly white) in both the brown bag audience and a later discussion group challenged the theory and evidence given to support it. They cited economic and class discrimination, and examples of oppression by whites against whites (e.g., Ireland). And they said the suntan fad was too recent a phenomenon to carry much weight as evidence.

Verrrrrry interesting.....and a rather warm topic for discussion. Kudos to Brown Bag organizer Doris Kidder Johnson!

First the administration put up air raid shelter signs in the hallways. Next they sealed the fire exits against provocators. Since May 5 the North lobby has been closed against peaceniks and freaks. Doesn't it all make you feel more secure?

QUEST, MOST OF ALL, NEEDS INFORMATION AND ARTICLES

ANGEL OF MERCY?

Witnesses were somewhat appalled to see one of HUD's security guards, Officer Chocolo, being chewed out by the Health Unit's Chief Nurse, on April 5.

His crime? He assisted a woman employee who had injured herself in front of the building, up to the Health Unit. Unfortunately, Officer Chocolo did this at 8:40 a.m., five minutes before the Unit is scheduled to open.

Moral: don't become sick or injured before 8:45 a.m.

APRIL 22 PEACE RALLY

The administration of HUD deserves to be complemented, not for allowing, but, for facilitating the anti-war rally in front of the building on April 22.

The Committee on Urban Priorities and Peace, as well as AFGE Local 476 which co-sponsored the event, welcomed the turn around in institutional attitude.

Key speakers at the rally were Congressman Ronald V. Dellums and several Vietnam Veterans for Peace.

FNMA SCREWS THE CONSUMER

Unfortunately, this will probably not be the last time someone will need to remind HUD that we're here to serve the general populace not the mortgage bankers. The April issue of Consumer Reports lists some of the anti-consumer provisions in the new FNMA mortgage.

Examples are: 1.a pre-payment penalty clause; 2. prohibitions on the mortgagee from paying interest on escrow accounts; 3. proceeds from fire insurance go to the lender to apply to the mortgage while forcing the homeowner to finance repairs; and 4. it provides the homeowner no protection against faulty construction.

CU calls for people with expertise in mortgage matters to advise Mr. Romney and FNMA on how to write a pro-consumer mortgage. We suggest you send carbon copies of any advice to CU also.

AN ENEMY OF THE PEOPLE

For we who live in Washington, O. Roy Chalk is an enemy of the people. Chalk, who runs the bus company, has steadily increased fares while services decline and he apparently separates the company's more lucrative properties into separate holding companies.

The Superior Court has recently held that the city has no power to enforce full payment of fares under existing ordinances.

cont.

Based upon that decision, Quest hopes that some group takes the leadership in paying only 25 cents for transportation. We advocate this because we feel it best that Chalk be driven out of town (economicaly that is) and that the company be taken over as a city owned service.

In the interim we hope that any city city council action to protect Chalk by establishing new ordinances be strongly opposed.

FAKE TRAINING OPPORTUNITIES

Among many notices and announcements on Personnel's bulletin boards are several advertising training and employment exchange opportunities that the Department apparently has no intention of allowing any employee to take advantage of.

One such program is the Congressional Intern Program sponsored by the Civil Service Commission and the American Political Science Association. While both the Commission and APSA feel that it is worthwhile for academic persons to have the benefit of working on Capitol Hill, HUD doesn't seem to recognize the program's value.

HUD has not chosen to participate in the program for at least two years. If HUD does not plan to allow participation why advertise it; why let employees waste their time filling in forms and resumes; and why act surprised when no one from HUD participates?

The employees at the Forrestal Building (Navy Department) are notified weekly, via staff bulletin, of their cafeteria's menu. That seems like a more useful expenditure of paper than some of the garbage we receive in our staff bulletins.

Arthur Hoppe -

JOIN THE ADMEN AND SEE THE ARMY

(excerpts)

As you know, the Army's spending $10.6 million of our money telling us what a great Army it is and how we ought to join it.

* * * * * *

Scene: The Pentagon offices of Gen. Sydney (Old Blood 'n' Guts) Zapp, one of the toughest campaigners in the Army Advertising Corps. Enter Nattering & Snith, bearing portfolios.

Nattering: I think we've put together just what you want general. See? Here's this sexy babe with a come-hither look and the slogan on which we center the whole campaign:"Hey, There, Killer,You Want the Army!"

Gen. Zapp (surprised): Killer?

Snith: Right! We appeal to the killer instinct. You'll get the kind of recruits you want-- instinctive killers.

The general (frowning): Look here, boys, I've served in a hundred campaigns and never once did we use words like "kill," "killer" or "killed."

* * * * * * *

Nattering: Granted. But that was before the FTC started cracking down on truth in advertising. The truth is, general, that the prime function of any army is to kill people when the need arises--the more the better.

Snith (eagerly): Listen to this jingle we've whipped up. sir. We'll get the Andrew Sisters to sing it:

"It's so thrilling.
So spine chilling,
So deeply self-fulfilling
To legally go killing--
Join today's killer Army today!"

Nattering (pouring it on): Or this general:

"Get yourself some bullets,
Get yourself a gun,
Join our killer Army
For unrestricted fun"

The General (angrily): Now, hold on! We're thinking more along the lines of educational opportunity. A slogan like:"The Army Can Take Your Hobby and Turn It into A Career!"

Snith: Right! We've got a 30-second TV spot. Shows this Jack-the-Ripper type with a big knife prowling these dark alleys. Then we hit 'em with your slogan: "The Army Can Take Your Hobby and..."

copyright 1970, 1971 Chronicle Publishing Company

"We must reject this stupid idea of patriotism that has made us (Blacks) first in war, last in peace and last in the hearts of our countrymen." ---Julian Bond

USEFUL TELEPHONE NUMBERS

D.C. Birth Control....Du7-8787
Abortion Counselling..483-4632
Nat'l Welfare Rights..347-7727
Draft Counselling.....362-9888
244-9469
Abortion Referral.....878-5800
Black Panther Party...265-4418
Drug Offender Rights..244-6688
Legal Aid.....629-5179
Women's Liberation....232-5145

People's Coalition for Peace and Justice...737-8600
Jews for Urban Justice .387-0319
Common Cause.....293-1530
Stern Community Law Firm.....659-8132
Urban Law Institute...833-1700
Clearinghouse for Professional Responsibility (Ralph Nader).833-9700

Black United Front....462-0056
Gay Liberation Front..265-2181
The Homophile League..779-5725
Mattachine Society....363-3881
Wash. Urban League....265-8200
Southern Christian Leadership Conf. ...223-3184
American Civil Liberties Union.....483-3830
National Peace Action Coalition.....638-6601

STAFF: Jay Thal, Rm.9238; Daniel Schulder, Rm. 8230; Barbara Hogan, Rm. 5140; Joyce Latham, Rm. 5140; Richard Calvert, Rm. 5254; John Carberry, Rm. 8124; Maureen Thornton, Rm. 8134.

QUEST
P.O.BOX 4919
WASHINGTON, D.C. 20008

Quest

P.O.BOX 4919
WASHINGTON, D.C. 20008

Vol. 1, No.3 Independently Printed by a Group of HUD Employees June 1971

UNION RECOGNITION ELECTION SET - JUNE 24

HUD EMPLOYEES VOTE FOR A VOICE

George Thornton

John F. Kennedy gave us the right, as workers, to "collective bargaining," to enforce our rights through a union contract, to have each lone voice among us heard in the actions of a strong, viable union.

The present administration has rewritten Kennedy's order, forcing federal workers to go for all or nothing in order to have any protection. A union can have either exclusive recognition or no real status at all. We at HUD are going for all on June 24th, with a secret ballot election for union representation by our own AFGE Local #476.

By winning "exclusive recognition" we can negotiate a union contract calling for:

1. Real educational opportunities aimed at promotions.
2. An end to all discrimination in hiring and promotions.
3. An active program of career advancement.
4. Equality in parking arrangements.
5. A day care program that employees of all levels can afford.
6. A real grievance procedure with third party arbitration,

and many other protections and improvements.

All HUD employees should vote (you don't have to be a member) for AFGE Local #476.

THE SETTING UP OF STRAW MEN

The scenario appears to be right out of the biblical tale of Jacob and Esau with HUD expecting the workers to trade their birthright for a bowl of porridge.

Since Sam Simmons and Lester Condon issued their joint eight-page report on April 9 on actions taken to rectify employee discontent we have been rereading it in disbelief. Either they view the employees as stupid (and still submissive) or they themselves are that way. The report is but another example of self-serving bull.

Instead of speaking to the issues exposed by the Task Force Against Racism, HUD identified its own issues, dreamed up its own answers, and set its own target dates for completion.

Where the Task Force identified rampant racism and asked for remedies and opportunities HUD's administration patted itself on the back for things like placing "forty colorful chairs...in the (40) ladies rest rooms." Other examples include taking the car-pool information rack off of a stand and hanging it on the wall, and providing approximately 1,600 nameplates for employees. In possibly their greatest coup, administration has placed park benches on the west side of the building facing upon

cont. page 2

PLEASE CIRCULATE

PARTICULARS ON VOTING

Polls will be open from 8:30 to 4:30

There will be a polling place on each floor of the HUD building. Each organizational unit will have its own polling place. Virtually every HUD employee is eligible to vote. Trained workers at the polls will have a list of eligible voters and will be able to explain the ballot.

Staff bulletins are out with a list of the polls and instructions for voting. Check the employee bulletin boards for information.

All ballots will be secret.

With your vote on June 24, you can decide whether there will be an employees' union here at HUD, and whether that union will speak out strongly for the interests of all HUD employees.

THE WORKERS ARE NOT SILENT
HUD's ADMINISTRATION IS DEAF

the noisy heavy construction going on next door--the benches are relatively inaccessible since for the last nine months all of the fire-doors to the building have been kept locked.

Is there then any wonder as to why, after Condon failed to respond to a May 4 request to clarify the Department's stand against racism, over 400 employees gathered at his office to ask when their grievances would be resolved. Thinking that he was still running a plantation, Condon's sole response was to order the aggrieved people back to work.

Over 150 of those employees were suspended for demanding action of the person delegated to rectify the situation. Fortunately, the workers have secured a temporary injunction against the suspensions and unfair labor practices may be yet another charge for the Equal Employment Opportunities Commission to look into at their June 28 hearing on problems at HUD.

LET US NOW PRAISE THE NEW YORK TIMES

Neil Sheehan and the New York Times have provided us with a fine example of investigative reporting in their breaking of the story behind our nation's incredible involvment in S.E. Asia. This valuable service may well win them the Pulitzer.

Equally incredible is the Nixon Administration's latest attempt at suppressing First Amendment freedoms by taking legal action against the Times. Not since the early days of this republic when the government jailed critical newspaper editors under the Alien and Sedition Acts has the threat to basic liberties been as high. All this not because of a breach of national security but because the exposure strikes at the heart of our avowed purpose and is politically embarrassing.

Breached is the wall of deceit. No longer should a citizen be a true believer relying on a President to keep him informed. Assumption that the administration has more, and more reliable, information available to it cannot be a reason for the average citizen to abrogate his responsibility to keep informed.

Brushed aside is the veil. Vietnam was not just the case of a President lying in a moment of embarrassment (and all of us knowing it) as Eisenhower did when our U-2 overflight was shot down over the Soviet Union. Rather this was a case of an administration deceiving the populace for political reasons, maliciously lying while it dug a grave for 50,000 Americans (and perhaps a million Asians) and called it a tunnel.

Today the political shuffle is done to the tune of the POW question and one cannot foresee the day of total disengagement.

So many of us were amazed at the Nazis and how they not only methodically killed innocents but how they kept such accurate records of each gold filling extracted and each body shoveled into the crematoria. Such detail is difficult from 40,000 feet, and the close-in photographs of Mylai 4 tell only a fraction of the story. One may only guess the appalling statistics from our callous body counts, bomb tonnage, and acres defoliated.

Bureaucracies are comparable however, and as the Nazis did so did our military in recording in detail our poli-military plans and deeds in S.E. Asia. This is what the Times' exposé is revealing to us.

Yet as this information is revealed, information that the Nixon Administration claims it has never seen, we see the President drawing back. Here when the golden opportunity appears to reassess, to see the conniving, the initial mistake, the stupidity, the present administration tries to suppress the report.

Can their be doubt any longer as to whether or not Nixon has a plan (or the desire) for total withdrawal from Vietnam?

QUEST NEEDS INFORMATION AND ARTICLES
QUEST NEEDS MONEY

INCREASING OUR MINIMUM WAGE

On June 11 the D.C. Government announced that effective August 9 the minimum they will pay their employees will be $2.00 per hour. While even this is an incredibly low salary-- and one which will not aid anyone in the General Schedule-- there are some in the Department who earn far less ($1.60 per hour)--namely our part-timers and student-aides. Quest feels that their salaries should be raised to a comparable level.

Clearinghouse for Professional Responsibility (Ralph Nader)..833-9700
American Civil Liberties Union.....483-3830

FUNNY PRIORITIES

In the mad dance of public affairs policy this past year some interesting if not fancy footwork has resulted in the May issue of HUD CHALLENGE. Last December, perhaps anticipating CBS's The Selling of the Pentagon, the White House issued a memorandum to public affairs heads directing them to "curtail sharply your agency's FY 1971 plans for promoting the agency's programs and attempting to obtain support of special interest groups." In his memo, covered by the Washington Post, the President particularly cited "public relations promotions, fancy publications and exhibits aimed at a limited audience and similar extravagances". In light of the memorandum, it is interesting that HUD published the May issue of CHALLENGE which looks remarkably like a hand-out for the NATO Conference on Cities. The issue on "The International Scene" even includes an article on Indianapolis Conference sites "Unigov". Whether or not CHALLENGE is a "fancy publication", this issue was certainly aimed at a limited audience.

In this vein there is another interesting discrepancy in the federal public relations policy, above HUD public affairs control. The same presidential memo that spoke out against public relations extravagance warned against "reallocation of resources intended for other purposes" in attempt to circumvent the cutback. OMB's release of $100,000 in Model Cities funds to the Indianapolis convention comes close to just such ill intended reallocation.

Quest has also discovered that the department is making a movie on the history of housing, funds for which came from a proposed open communities public affairs budget. The absence of public information on open communities is not surprising. But the use of the funds for a politically safe subject like the history of housing is certainly the opposite extreme. In our flight from the sore toes and shaking fists in Warren, Michigan we have run into the arms of an"extravagance" that should, as the President said, "affront many of our citizens". Unless the White House memo is just so much more paper.

QUEST AWARDS

The June 1970 HUD CHALLENGE reports that 59 GEORGE ROMNEY HOUSING PRODUCTION AWARDS for 1970 have been presented to various Regional, Area, and Insuring Offices for outstanding achievement in surpassing production goals for 1970. Motivated by a desire to give credit where credit is due, the staff of QUEST hereby announces the presentation of the following additional awards:

***

QUEST REAL ESTATE APPRAISAL AWARD for outstanding achievement in stimulating the recovery of the private real estate appraisal industry in connection with the Section 235 program; presented as a cluster to be worn with the GEORGE ROMNEY HOUSING PRODUCTION AWARD.

***

QUEST OPEN COMMUNITIES AWARD for outstanding achievement in providing scattered low-rent housing in urban communities; presented to Warren, Michigan for its stand regarding open housing.

***

QUEST EQUAL EMPLOYMENT OPPORTUNITY AWARD for outstanding achievement in furthering the employment and advancement of minority employees; no recipient this year.

***

QUEST ATTRACTIVE COMMUNITY AWARD for outstanding achievement in promoting aesthetic housing design; to the Flint, Michigan Insuring Office for its work with Section 235.

***

QUEST CONSUMER SERVICE AWARD for outstanding achievement in promoting the development of well-managed housing without regard to private interests; presented to the 59 HUD field offices receiving the GEORGE ROMNEY HOUSING PRODUCTION AWARD.

***

QUEST URBAN CRISIS AWARD for outstanding achievement in meeting the needs of big cities; presented to the Office of Management and Budget for its actions with regard to HUD appropriations.

***

QUEST ANTI-OBFUSCATION AWARD for outstanding achievement in furthering the clarity of public information; presented jointly to Richard Nixon, John Mitchell and George Romney for their contributions to the public discussions of forced integration of the suburbs.

***

QUEST RELEVANT JOURNALISM AWARD presented to the HUDDLE.

***

QUEST SUPPORT OF THE FIRST AMENDMENT AWARD presented to Sam Simmons for recommending to members of his staff that they avoid involvement with QUEST.

THE MAJORITY IS NOT SILENT THE ADMINISTRATION IS DEAF

In recent testimony before a Senate committee the former Marine Corps Commandant, General David Shoup (ret.), stated that with ten or twelve days of planning and preparation total withdrawal of U.S. troops from S.E. Asia could be accomplished in 15 days.

A PROPOSAL: AN URBAN HOMESTEADING ACT -- Jay Thal

On December 2, 1970, an article in the Wall Street Journal reported that more dwelling units have been lost in New York through abandonment in the last three years than to slum clearance in the last twenty years. The New York City situation is not especially unique in city cores.

There are many reasons for the increasing abandonment of urban real property--inadequate tax shelter, rent control, high maintenance costs, poor income potential, housing code enforcement, to name just a few.

The same day, as the article, a redevelopment official told me that stringent enforcement of housing codes would only exacerbate the abandonment problem leaving more people homeless.

This leaves us with an apparent dilemma--accelerate abandonment and displacement through code enforcement or forestall displacement problems by not enforcing codes, until the properties are dilapidated beyond redemption.

It need not be a dilemma. In order to answer the problem, I would propose drafting what could be called the "Urban Homestead Act of 197-".

Firstly, let me state that both properties abandoned by their owners (though still tenanted) and vacated properties should be treated in a similar fashion.

What is needed is the establishment of at least two legal fictions, the first being that an abandoned property may be treated like an abandoned child; i.e., that it be recognized as a ward of the state. Secondly, that irrespective of fact that a person does not possess title on a declared abandoned property that any improvement he makes on the property would be viewed as giving him a constructive title to the property similar to that of a mechanics lien.

1. A city, or its agent, would determine whether a property is abandoned or severely neglected based upon:
   a) failure of the title owner to pay taxes on the property
   b) persistent failure to keep the property substantially up to code standards, to such a degree as to make it an imminent health and safety hazard.
2. The city would declare the property abandoned and take it over by eminent domain and establish a non-profit corporation to handle it.
3. Existent tenants, relocatees, or others certified on an "urban homestead list" could then individually or on a cooperative or condominium basis rehabilitate the property. Loans and/or grants could be made available through the City's agent/LPA.
4. The signing of the construction/rehabilitation contract would be enough to establish - "Homestead" and a constructive lien on the property and against any other claimants.
5. Title would be transferred after a reasonable period of occupancy by the "Homesteader".

The affects would be numerous:

1. It might stimulate existent owners to restorative activity instead of having the property declared abandoned or become vacant.
2. It would prevent further deteriorating of abandoned or vacant structures due to vandalization or occupancy by undesirable persons since the homesteaders would have an interest in protecting the property.
3. It would, after rehabilitation, return the property to the tax roles--possibly at a higher valuation.
4. It would retard the loss of dwelling units into the lists of those unsafe for habitation.
5. It would provide another vehicle for homeownership and concomitant tax relief for an expanding group of homeowners.
6. It would provide housing at lower cost because of the lower (or nonexistent)acquisition costs.
7. It could provide the basis for a massive experiment in modules and rehabilitative housing systems technology where there are numerous and similar structures needing rehabilitation.
8. It would provide a mechanism for reintegrating the center city, which has been relegated to the rich or the extremely poor, with the middle class.

PLEASE CIRCULATE

DOUG SNEYD

"And I was wonderin' if while you was reviewin' my case, I might be accorded the same privileges as Lt. Calley."

HELP! HELP!

QUEST needs money! A free newspaper costs money to print. The May issue cost $85 to print not counting mailing expenses to the Regions. Circulation was 2,500 copies, and we hope to increase that number. Please help us, after all it is your newspaper so support it. And remember, as much as we need your 10¢ and 25¢ contributions to keep us going, we need your knowledge and articles even more.

CPM BROWN BAG SESSIONS

EVERY TUESDAY 12:15 to 1:15 P.M.

June 22 Room 7202 "Discrimination: A View From the Street" Wendall Evans and Joe Gibson from the Washington and Northern Virginia Urban Leagues will rap.

June 29 Room 2253 "Second Genesis" Mark Fine, Director, will discuss the concept of this drug abuse program. An ex-addict counselor will accompany Mr. Fine.

QUEST NEEDS WORKERS

Excerpts from Address by
Mary D. Pinkard
Director, Program Analysis and Standards
U.S. Department of Housing and Urban Development
Before
The Mayor's All-City Conference on Women
Denver, Colorado
May 7-8, 1971

There are those, including some in the field of civil rights, who would have us believe that racism is the number one issue in human relations in the United States. And that this should take priority over all other issues. This is not my view. I think the struggle against sexism is just as urgent as the struggle against racism. I do not wish to choose one struggle over another.

I am a member of an oppressed minority and an oppressed majority at the same time--because I am both a Negro and a woman. I know first hand that there is no difference between Jim Crow and Jane Crow.

Both Negroes and women have been confined to traditional jobs, barred from supervisory positions, deprived of political importance, and subjected to social and professional segregation.

Any black woman in this country must be outraged. Outraged because many, including some black militants, would have us black women believe that the fight for equal rights for women is not our bag--it is the thing of the middle-class white woman; that the black woman has a duty first to fight for the human dynamic of self-respect for the black male; that because of the conditions of slavery, the black woman became a matriarch and Mr. Charlie's tool in the systematic emasculation and castration of the black male. This is a purely racist theory.

Strength on the part of the black woman was considered different from the same virtue in her white counterpart. When it was found in the white pioneer woman who crossed this country in a wagon train, or in an Irish woman who stole and connived that her family might be among the small percent that survived the steerage flight from potato blight and famine, it was called bravery and spunk. But when the same kind of strength was exhibited by the black woman she was called a matriarch and accused of emasculating and castrating her men.

We are told that the black woman historically has been able to find employment while the black man has been chronically unemployed and underemployed. The trouble with this is that it just is not so. The fact is that black women are at the very bottom of the totem pole when it comes to earning money. Consider these facts.

According to the Department of Labor, the average income of full-time year-round workers in 1970 was as follows:

White men	-	$8,104
Negro men	-	5,603
White women	-	4,700
Negro women	-	3,677

Women generally are the responsible heads of 5.2 million families--that's 11% of the families in this country. About 28% of the black families are headed by a woman and over half of them live in poverty.

Look at unemployment--nonwhite females have four times the unemployment rate of white men and twice the unemployment rate of black men. Among teenagers, one out of every three nonwhite girls is unemployed--one out of every five nonwhite boys is unemployed--one out of every 10 white boys is unemployed.

In my own agency--HUD--in our central office in Washington black women have an average grade of GS-5. White women are somewhat better off with an average grade of GS-7. Black men have an average grade of GS-7. White men have an average grade of GS-13.

The point I would make is that the degrading, dehumanizing and outrageous discrimination practiced against women is exactly the same in its effect upon human life as the degrading, dehumanizing and outrageous discrimination practiced against minority groups. I am old enough at the gamesmanship of civil rights to observe that the movement for women's rights is just about at the place where the movement for the rights of blacks was in the 40's and early 50's. I can recall in the early days of my intergroup relations work at HUD, when the subject of a staff meeting turned on the question of racial discrimination, the introduction of the subject was greeted by a few snickers of ridicule, a certain amount of impatience at what was considered by most to be irrelevant to more important business. That is exactly how the subject of women's rights is greeted today, even among those who make their living at this great game of equal opportunity.

Two hundred years ago Abigail Adams said to her husband, "If particular care and attention is not paid to the ladies, we are determined to foment a rebellion, and will not hold ourselves bound by any laws in which we have no voice or representation."

So the word Sisters, is Right On.

SAVINGS BONDS BUY BOMBS

FEDS RALLY TO SUPPORT HUD TASK FORCE AGAINST RACISM

It was too long in coming, the numbers yet too few, but when Federal workers formed a moving circle of protest outside the HUD building on June 9, their convictions were deep, their anger was real.

They had come to show their support of the HUD Task Force Against Racism. They had come to display their anger that more than 150 members of the Task Force (most of them Black women) had been notified of suspensions from their jobs.

Some had already been suspended. Others were awaiting results of a court case against HUD's action. Their offense: seeking audience with Assistant Secretary Lester Condon to air grievances.

The Task Force supporters came knowing that the problem was also theirs, and they came from many areas: Department of Justice, Internal Revenue Service, Federal Reserve Board, Health Education and Welfare, Office of Economic Opportunity, Civil Rights Commission, American Federation of Government Employees, General Services Administration, National Institutes of Mental Health, Treasury, Lawyers Committee to End the War and HUD.

QUEST is not dishing out medals. No victory is apparent.

What is apparent is that the Complacent Bureaucrat is dying and the Impatient Revolutionary is being reborn. Which is, if one remembers, where it all began.

PROGRESS (?) IN OPEN HOUSING

On August 10, 1970, Secretary Romney stated that, "The Department has established as its goal the creation of open communities which will provide an opportunity for individuals to live within a reasonable distance of their job and daily activities by increasing housing options for low-income and minority families."

An admirable goal, but one the U.S. Civil Rights Commission suggests HUD is not meeting.

Under the Civil Rights Acts of 1964 and 1968 and the Executive Order on Equal Opportunity in Housing, HUD is principally responsible for enforcement and administration of fair housing. Of late , there has been much discussion of the Department's position and practice with regard to all civil rights. As far as fair housing is concerned, the Civil Rights Commission has provided useful materials to inform us all about HUD's performance.

The Commission produced a report titled Federal Civil Rights Enforcement Effort in September, 1970. This report detailed the structure within HUD for dealing with civil rights and noted that "HUD is the only Federal department or agency apart from the Department of Justice whose chief civil rights office is at the Assistant Secretary level in the agency hierarchy." The Assistant Secretary for Equal Opportunity is on the same footing as all program assistant secretaries. HUD has legislation and it has a strong structure for implementing it. What has the Department done?

According to the Commission report, "effective administration and enforcement of the various civil rights laws relating to fair housing have not yet been achieved...HUD has barely begun to use the variety of available enforcement techniques and strategies at its command."

As an example, an FHA survey found that between the 1962 Executive Order and 1967 only 3.5% of FHA subdivision housing had been sold to blacks, .2% to American Indians, 2.0% to orientals and 3.1% to Spanish surnamed Americans. Of the 8,500 subdivisions reporting, more than half (4,800) were all white. Three hundred were all black and contained 70% of all black purchasers. FHA decided not to repeat the survey. Some people think it's better not to know how badly they're doing or how illegal governmental action can be. The Secretary has overruled FHA on this one. Racial and ethnic data regarding all HUD housing programs is now being collected. Let's keep our eyes open to see what is going to be done with this information in the future.

On May 10, 1971, the Commission published a second detailing the "progress" agencies had made in civil rights activities in the seven months since the original report. Of HUD the Commission said:

> "By April 1971, however, the Department had retreated from (its open communities) stance and now states that it is opposed to use of Federal leverage to promote economic integration. The hard facts of housing economics, however, suggest that racial integration cannot be achieved unless economic integration also is achieved. Thus the change in HUD's "open communities" policy may not only represent a narrowing of that agency's view of its fair housing responsibilities, but also may mark the beginning of the Federal Government's withdrawal from active participation in the effort to eliminate residential segregation.

HUD is in favor of housing desegregation so long as the "right" kind of "qualified" minority people can be found to move into the suburbs. Sounds familiar doesn't it? In the seven months between reports, the Commission says, "HUD has failed to improve its performance" and has even "regressed in the vigor with which it approaches its fair housing responsibilities."

To those who might hold that to expect change in a "mere" seven months is unrealistic the Commission retorts "time is running out".

The report continues,

> The legitimate expectations of minority group members that they finally were to realize the full promise of equality have been frustrated. Many have lost faith that the Government has the will or the capacity to redeem its pledge as contained in the laws it has enacted to fulfill the provisions of our Constitution and Bill of Rights. For the future well-being of this Nation, it is essential that this faith be restored; that the pledge of equality be redeemed. It is too late for promises. What is needed is action...comprehensive and total action that will achieve results, not the mere palliative of tinkering and promises.

How does HUD view this situation? On May 9, 1971, the day before the second report, Secretary Romney was interviewed on Meet the Press. He stated

> "We are making more progress on the basis that we are administering the housing laws and increasing the housing opportunities for minority families than ever before in the history of this country, and I expect to see us make more in the future than we have made in the last two or three years." (let's hope so)

The Secretary further pointed out that HUD "encourages local organizations to locate HUD-supported housing outside areas of minority concentration, although he didn't say how. There was further mention of the fact that the fair housing statutes require that there be no discrimination in housing. The Secretary re-

peatedly stressed the importance of HUD meeting all statutory requirements. But, HUD has never fully utilized its statutory authority to refuse to fund any water and sewer, urban renewal, or other project in a community which practices housing discrimination. This approach Romney called "forced integration," and he announced his opposition to it. He said:

> "I do not believe there is anything in the statutes or anything in the Constitution that requires every community in this country to provide housing for families of every income level and every racial background."

Further:

> "it will be counter-productive to undertake to force low and moderate income housing and integration into every suburb in this country. And I don't believe that the Constitution calls for it, and I don't believe the statutes call for it."

This is a far cry from the earlier promises of "open communities!" Where does the Secretary really stand?

On June 11, the President finally announced his policy on equal housing opportunity. The policy states:

1. Denial of equal housing opportunity to a person because of race is wrong, and will not be tolerated.

2. Such denial will not be tolerated whether practiced directly or overtly or under cover of subterfuges, or indirectly through such practices as price and credit discrimination.

3. A municipality that does not want Federally assisted housing should not have it imposed from Washington by bureaucratic fiat; this is not a proper Federal role.

Throughout the policy statement an effort is made to separate racial integration from economic integration. In other words, for those members of racial minorities who have attained a certain status, housing should be made available just as it would be for whites of a similar status. This argument may sound reasonable on the surface, but when one fully looks at it and sees the total condition of racial minorities in America today, it becomes apparent that as long as economic discrimination in housing is legitimized by the Government the chain of racial segregation and economic deprivation cannot be broken. As an example, in the Washington, D.C. area many jobs, both public and private, are being moved to suburban areas such as Montgomery County and Northern Virginia. The supply of low and moderate income housing in these areas is "limited," and residents have been fighting against increasing the supply of such housing. Their arguments have been economic. For a black in D.C. who has been working as a clerk, secretary or at some low paying professional position there are few choices. Her or she can:

1. Try to find housing in an area close to the new office where there is no affordable housing to find.

2. Try to figure out a way to get a bus to the new office when the bus services is expensive and inadequate. (There are too few parking spaces at the new office and they are reserved for the higher paid people anyway)

3. Try to find a new job in a shrinking job market in the city.

That's what happens when economic but not racial segregation is allowed. The question is, What's the difference? As the Civil Rights Commission makes clear, minority people are disproportionately represented among the Nation's lower-income families. As long as economic arguments against the placement of HUD-subsidized housing are allowed to stand this fact will be perpetuated.

The Justice Department has filed suit against Black Jack, Mo., a suburban area of St. Louis. This is a positive move that Secretary Romney recommended to the Justice Department seven months ago. The suit alleges that the white citizens of Black Jack incorporated their area and passed zoning codes in a blatant attempt to keep out low and moderate income housing which would have provided shelter for some minority families. Even in this blatant situation the remedy may not be available for years.

If the Government wins its case initially, the appeals process could go on for years. If the suit is finally decided in favor of the Government, the decision may be directed at such a unique situation that no precedent applicable to other situations may be available. The case by case approach utilized in the Black Jack situation, and in eight others soon to be announced is not enough. Furthermore, the seven months delay carries grave implications that the administration is reluctantly taking these steps.

Other efforts are needed. Secretary Romney alluded to these methods when he spoke of providing incentives by granting preference for federal funding to communities with adequate low-and moderate-income housing. And by declaring a community ineligible for urban renewal or water and sewer funds if it has made no effort to provide low and moderate income housing. These latter methods will reach more people more quickly than the case by case approach. In combination, all of these efforts could provide results.

Nagging doubts linger why has all of this activity by the Administration in support of open housing occured at this time? Why was the Presidential policy statement so long in coming? Why did the Justice Department avoid acting on Secretary Romney's request for action against Black Jack for seven months? Why is everything happening now?

Why not? It might be a coincidence, but the Civil Rights Commission is now holding additional hearings on open-housing. Secretary Romney and other Administration officials were scheduled to testify. Could it be they wanted to have a few tidbits to feed to the Commission and thus take some of the bite out of the inquiry?

Whatever happened to open communities? Whatever happened to Romney's goal?

THE WAR--POLITICS AND PRIORITIES

AS NEGOTIATIONS, DISCUSSIONS, AND BATTLES CONTINUE, the Nixon Administration continues to cry that we cannot leave Indochina until our prisoners are returned. Some people agree that such return will never occur until the war is ended and we withdraw. That position makes sense. Why should North Vietnam release our prisoners when they serve as a shield to protect against even wider and heavier bombing and give the NLF a bargaining chip in the Paris talks?

We must constantly remember that there are prisoners in Indochina and we must do all we can--letter writing to Congress, to the NLF and North Vietnamese delegates at Paris, to Hanoi, to the UN--to secure their adequate treatment and prompt release. But we must not allow them to become a bloody shirt which is waved by the Administration as a justification for an immoral, unjust, and plain stupid continuation of a calculated, imperialistic intrusion into the life of the people of Indochina.

It is estimated that there are between 300 and 400 American prisoners in North Vietnam. They are our sons, brothers, husbands, and friends. We must have them returned to us. However, at present kill rates, we lose that many American men every 8-10 weeks. These men are also our sons, brothers, husbands, and friends. They can never be returned to us.

For every two months that we delay in leaving Indochina, we permanently lose as many men as are currently held prisoner. What is our real priority in our supposed policy of withdrawal? If we are concerned about American lives, why don't we leave now and bring back our prisoners through political negotiations or economic grants? Surely the cost to us all, now and in the future, will be less than if we continue the war for another year or more. During that time we could lose well over 1,500 of our soldiers, and our prisoners would not have had their sufferings alleviated one bit.

Why are we staying in Indochina? What political motivations are there? We have admitted that the war cannot be "won" in any conventional sense. There are even ways we could help stabilize all of Indochina through economic assistance. Why then do we persist in military adventurism? Ask yourselves these questions. But better yet, ask the Senate, the House, and, more importantly, the President why they don't do the things necessary to bring all Americans home now.

QUEST IS DISTRIBUTED FREELY TO HUD EMPLOYEES. SUBSCRIPTIONS ARE $2.50 ANNUALLY TO COVER THE COST OF MAILING AND HANDLING.

STAFF: Jay Thal, Rm. 9238; Barbara Hogan, Rm. 5140; Maureen Thornton, Rm. 8134; John Carberry, Rm. 8124; Daniel Schulder, Rm. 8230.

TOWARD A FOUR DAY WEEK

Recently, like many businesses in the private sector, the City of Atlanta (Ga.) announced that they were planning to experiment with the four day, 40 hour week for all municipal employees. Quest feels that with both a Regional and an Area office in Atlanta HUD is provided with a golden opportunity to take the leadership position among federal agencies and test employee acceptance of the four day week.

OTHER AWARDS

The Raven

On June 10 the Department held its Annual Awards Ceremony to reward basically those who had served management. The following list is compiled to recognize those individuals who also deserve their just reward.

***

The Three Monkeys Award to Secretary George Romney who sees no evil, hears no evil and speaks no evil when it comes to racism within the Department.

***

The Bwana Award with Pith Helmet to Assistant Secretary Condon for his recent performance in ordering black employees back to work when they attempted to present their grievances.

***

The Stepin Fetchit--I've Made it Award to Assistant Secretary Simmons for his many contributions on behalf of minority employees and integrated housing in the suburbs.

***

The Hamlet Award with the inscription: "On the plains of hesitation bleach the bones of countless thousands who on the eve of victory rested and resting died." to the new Comptroller, Al Hampton, for the indecisive and wishy-washy way in which he is dealing with racist subordinates.

***

Also to the Comptroller The Trojan Horse Award for selecting B.C. Tyner as his Deputy and then giving him a quality within grade promotion. Mr. Tyner is remembered for his lily-white procedures shop and for his lack of leadership as acting Comptroller.

***

The Ronald Reagan-Death Valley Days Award for Best Substained Performance by a Non-Professional to James Curvey, Deputy Director of Personnel, for his many appearances and performances on behalf of himself. The Award includes a year's supply of Borax soap boxes suitable for delivering speeches plus a twenty-mule team for transportation.

***

A sand clock to the supervisor, who was recently charged by employees in Comptroller's with racial discrimination, to remind him that his time is running out.

***

A Bon Voyage copy of JFK's Profiles in Courage to former Personnel Director Arthur Tackman with the inscription "May you find within the inspiration to match your fine words with deeds."

PLEASE CIRCULATE

JUN 1971

Recent Activities of HUD Relating to Equal Opportunity

I. HUD Equal Housing Opportunity Program Standards

- A. Project Selection Criteria
- B. Affirmative Marketing
- C. Water and Sewer Rating System
- D. Workable Program
- E. Comprehensive Planning

II Equal Housing Opportunity Enforcement

- A. Advertising Guidelines
- B. Centralization of Title VI
- C. Referrals to Justice

III Racial Data

- A. HUD Program Racial Data
- B. Financial Regulatory Agency Questionnaire

IV GSA-HUD Agreement

V Private Organization Demonstration Efforts

- A. San Francisco Bay Area
- B. Washington Center
- C. Chicago Leadership Conference

VI HUD Equal Economic Opportunity

- A. 11246
- B. Section 3
- C. CDA #11

VII Crime Insurance

VIII Public Information

- A. Fair Housing Advertising Campaign
- B. Equal Opportunity Film Strip

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, D. C. 20410

OFFICE OF THE ASSISTANT SECRETARY
FOR EQUAL OPPORTUNITY

IN REPLY REFER TO:

The materials in this folder were prepared to give you in as complete detail as possible at this time the procedures that will be implemented by HUD to meet the goals of the President's message on equal housing opportunity.

A Meeting of Representatives of U. S. Civil Rights Organizations

Interested in Equal Housing Opportunities

With

George Romney, Secretary

U. S. Department of Housing and Urban Development

Departmental Conference Room
U. S. Department of Housing and Urban Development
Washington, D. C.
June 23, 1971

Samuel J. Simmons
Assistant Secretary

TABLE OF CONTENTS

President's Statement on Equal Housing Opportunity

Romney Press Conference Statement - June 14

Transcript of Romney Press Conference - June 14

GSA Press Release on Agreement with HUD

HUD-GSA Memorandum of Understanding

11246 Regulations (Federal Register June 11)

Project Selection Criteria - Public Housing

Project Selection Criteria - 235

Project Selection Criteria - 236

Project Selection System - Water & Sewer

Affirmative Marketing Circular

Advertising Guidelines (Federal Register May 24)

Section 3 Regulations

Private Lending Institutions Questionnaire

Example of HUD forms including Racial Data

EQUAL HOUSING

FOR IMMEDIATE RELEASE June 11, 1971

Office of the White House Press Secretary

- -

THE WHITE HOUSE

STATEMENT BY THE PRESIDENT ON
FEDERAL POLICIES RELATIVE TO EQUAL HOUSING OPPORTUNITY

Of all the services, facilities and other amenities a community provides, few matter more to the individual and his family than the kind of housing he lives in -- and the kind of neighborhood of which that housing is a part. Through the ages, men have fought to defend their homes; they have struggled, and often dared the wilderness, in order to secure better homes.

It is not surprising, therefore, that public policies affecting the kind and location of homes available should be the subject of intense and widespread interest, and also of intense, far-ranging and sometimes passionate debate.

One of the achievements of this administration of which I am most proud has been the dramatic progress we have made in increasing the supply of housing, including particularly low- and moderate-income housing, so as to expand the range of housing opportunities for Americans in search of a decent home. Housing starts are currently at the highest levels in 20 years. While our primary emphasis is on stimulating private construction, the number of federally assisted low- and moderate-income housing starts planned for fiscal year 1972 will be more than four times what it was as recently as fiscal 1968 -- an increase from some 150,000 to some 650,000. The remaining needs are still enormous. But this represents a giant step toward fulfilling the goal set forth in the Housing Act of 1949, of "a decent home and a suitable living environment for every American family."

The very fact that so much progress is being made, however, has sharpened the focus on what has come to be called "fair housing" -- a term employed, but not defined, in the Civil Rights Act of 1968, and to which many persons and groups have ascribed their own often widely varied meanings.

In this statement, I shall set forth the policies, as they have been developed in this administration, that will guide our efforts to eliminate racial discrimination in housing, to enlarge housing opportunities for all Americans and to assist in stable and orderly community development. It is important to understand the laws that govern those policies, the limits within which they operate, the complexities they seek to address, and the goals they seek to achieve.

My purpose is not to announce new policies, but to define and explain the policies we have -- setting forth what we will do and what we will not. The factors determining patterns of housing and community development are immensely complex and intricately balanced, many are uniquely local in nature, and the Federal Government operates in important but limited ways and under limited authorities. Within those limits, we intend to continue to move vigorously -- not to restrict free choice, but to expand and protect it.

Underlying our housing policies -- and embodied in our laws and our Constitution -- are certain basic principles:

more

-- Denial of equal housing opportunity to a person because of race is wrong, and will not be tolerated.

-- Such denial will not be tolerated whether practiced directly and overtly, or under cover of subterfuges, or indirectly through such practices as price and credit discrimination.

-- To qualify for Federal assistance, the law requires a local housing or community development project to be part of a plan that expands the supply of low- and moderate-income housing in a racially nondiscriminatory way.

-- In terms of site selection for a housing development, the Federal role is one of agreeing or not agreeing to provide Federal subsidies for projects proposed by local authorities or other developers.

-- A municipality that does not want federally assisted housing should not have it imposed from Washington by bureaucratic fiat; this is not a proper Federal role.

-- Local communities should be encouraged in their own voluntary efforts to make more housing more widely available, and to reduce the extent of racial concentration.

-- Putting an end to racial discrimination, and building toward the goal of free and open communities, is a responsibility shared by Federal, State and local governments, by business and private institutions, by civic leaders and by individual people everywhere.

A HISTORY OF HARDSHIP

The history of racial discrimination in housing in America runs deep; but, to the Nation's credit, so do efforts to correct it.

In earlier years, some local ordinances actually forbade minority group members to purchase property in blocks where they did not constitute a majority. Such ordinances were invalidated by the Supreme Court in 1917.

Covenants running with the land were widely used to restrict minority citizens in their access to housing. The efficacy of these covenants rested on their possible enforcement by courts and the awarding of damages for their breach. Judicial enforcement was invalidated by the Supreme Court in 1948.

Federal policy itself, quite unsurprisingly, in past eras reflected what then were widespread public attitudes. Policies which governed FHA mortgage insurance activities for more than a decade between the middle thirties and the late forties recognized and accepted restrictive covenants designed to maintain the racial homogeneity of neighborhoods.

Compounding the plight of minority Americans, locked as many of them were in deteriorating central cities, was the Federal urban renewal program. It was designed to help clear out blighted areas and rejuvenate urban neighborhoods. All too often, it cleared out but did not replace housing which, although substandard, was the only housing available to minorities. Thus it typically left minorities even more ill-housed and crowded than before.

more

Historically, then, the Federal Government was not blameless in contributing to housing shortages and to the impairment of equal housing opportunity for minority Americans. Much has been done to remedy past shortcomings of Federal policy, and active opposition to discrimination is now solidly established in Federal law. But despite the efforts and emphasis of recent years, widespread patterns of residential separation by race and of unequal housing opportunity persist.

RACIAL CONCENTRATION TODAY

In terms of racial concentration, the facts on housing occupancy revealed by the 1970 Census are compelling. In our 66 largest metropolitan areas, accounting for more than half the U.S. population -- of which 49 are in the North and West -- the central city white population declined during the decade of the sixties by about 2 million (5%) -- while the black population increased almost 3 million (35%). This meant overall black population in central cities increased from 18% in 1960 to 24% in 1970.

In the suburban areas of these cities, however, the story was different. White population increased by 12.5 million (30%) and black population increased by less than 1 million (44%). The result was that the total black proportion of suburban population increased only from 4.2% in 1960 to 4.5% in 1970.

In city after city the figures tell the same story. In New York City the white population declined by 617,000 while the black population rose by 579,000. In St. Louis whites declined by 169,000; blacks rose by 40,000. Thus the central cities grow ever more black, while the surrounding areas, for the most part, remain overwhelmingly white.

It is important to remember, of course, that simple divisions into "central city" and "suburban" can be misleading in this context. It makes a great deal of difference how large the city is, and what the patterns of distribution within the metropolitan area are in terms not only of housing, but of business, industry, recreational facilities, transportation, and all the many factors that enter into its internal dynamics as a functioning community.

One thing this points to is that no single set of rigid criteria can be laid down that will fit a wide variety of local situations. To speak of "opening up the suburbs," for example, may have widely differing implications in different metropolitan areas, just as the term "central city" means something quite different in New York or Chicago than it does in New Haven or Fresno.

To some extent, the persistence of racially separate housing patterns reflects the free choice of individuals and families in both the majority and minority communities. Economic factors have also played a part, since average income levels -- even though the disparity is being narrowed -- remain lower for minority Americans than for the Caucasian majority.

It also is inescapable, however, that continuing, often covert housing discrimination is thwarting or discouraging the efforts of many minority citizens to find better housing in better neighborhoods. This is wrong, constitutionally indefensible, and pragmatically unwise.

more

THE COSTS OF RACIAL SEPARATION

Separation of the races, particularly when it is involuntary, has damaging consequences. One is racial isolation -- the social isolation of the races from each other -- an estrangement that all too readily engenders unwarranted mistrust, hostility and fear.

Another consequence of involuntary racial separation is the waste of human resources through the denial of human opportunity. No nation is rich enough and strong enough to afford the price which dehumanizing living environments extract in the form of wasted human potential and stunted human lives -- and many of those living environments in which black and other minority Americans are trapped are dehumanizing.

Another price of racial segregation is being paid each day in dollars: in wages lost because minority Americans are unable to find housing near the suburban jobs for which they could qualify. Industry and jobs are leaving central cities for the surrounding areas. Unless minority workers can move along with the jobs, the jobs that go to the suburbs will be denied to the minorities -- and more persons who want to work will be added to the cities' unemployment and welfare rolls.

Clearly, both outright racial discrimination and persisting patterns of racial concentration combine to create a serious set of problems that public policy must seek to meet. These problems are human, they are economic, they are social -- and they pose a challenge of the first magnitude to the community of the metropolitan area that tries to meet them in a way most nearly fair to all those affected. It is encouraging that many communities are meeting this challenge, and meeting it successfully.

THE FEDERAL ROLE

The Law

The Federal Government's responsibilities for eliminating racial discrimination in housing derive partly from the Constitution, partly from the Government's own extensive involvement in housing and community development programs, and partly from a number of statutes and Executive orders.

The broad outlines of the law are contained in our Constitution, which in its 5th, 13th and 14th amendments guarantees basic civil rights, including the right to seek shelter free from any racial discrimination fostered by Federal, State or local governments.

Executive Order 11063, issued in 1962, expressly states that housing discrimination and segregation prevent the Nation from attaining the housing goals declared by the 1949 Housing Act. It further directs all Federal departments and agencies "to take all action necessary and appropriate to prevent discrimination" as to race, color, religion or national origin in federally assisted housing and related projects.

more

Congress followed up this initiative two years later with the Civil Rights Act of 1964. A critical provision of that law, Title VI, provides that no person shall, "on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance." As a penalty for such discrimination, it provides for a cutoff of Federal funds to the program in which the discrimination occurs. The clear intent of the Congress in enacting this legislation was to insure that no program utilizing Federal financial aid should be tainted by racial, ethnic, or religious discrimination. A careful review of the legislative history indicates that the Congress intended that the cutoff of Federal funds resulting from a violation should apply only to the particular activity in which the unlawful racial discrimination took place, and not to all activities undertaken by the violater.

In the Civil Rights Act of 1968, the Congress declared that "It is the policy of the United States to provide, within constitutional limitations, for fair housing throughout the United States."

Title VIII of the 1968 act goes beyond the previous statutes (which in terms of housing, had dealt only with that which was federally assisted) to prohibit discrimination on account of race, color, religion or national origin in most private real estate actions, whether sale or rental and regardless of whether Federal assistance is involved or not. In addition, this title also makes it the responsibility of "all executive departments and agencies" and the specific responsibility of the Secretary of Housing and Urban Development, to "administer their programs and activities relating to housing and urban development in a manner affirmatively to further the purpose of this title."

Antidiscrimination Enforcement

The provisions of the law aimed at barring racial discrimination in housing are administered primarily by the Departments of Justice and of Housing and Urban Development.

HUD's role under Title VI in the 1964 act is to guard against racial discrimination in any program or activity to which HUD gives financial assistance. Title VIII of the 1968 Civil Rights Act requires HUD to investigate complaints of housing discrimination and, where appropriate, to attempt to resolve such complaints through persuasion or conciliation. In calendar year 1970, HUD completed processing of 169 complaints; in 89 of these cases conciliation was successful. In the same year, HUD referred 19 of these cases where conciliation failed to the Department of Justice.

Under the terms of Title VIII of the 1968 Civil Rights Act, the Attorney General is empowered to bring suits in Federal court where he finds that racial discrimination in housing constitutes a "pattern or practice," or where housing discrimination cases raise issues of general public importance. Since January 1969, the Attorney General has brought or participated in 85 such suits against more than 250 defendants in 22 States and the District of Columbia. In addition, the Justice Department has negotiated out of court with several hundred other persons and companies and brought them into voluntary compliance.

more

These cases have involved not only outright racial discrimination in the sale or rental of homes, but also such practices as discriminatory real estate advertising and exclusion of minorities from multiple listing services. Several of the suits have been against municipal authorities. Several others have been against major companies controlling tens of thousands of dwelling units, and have resulted in orders that they take dramatic remedial efforts to attract minority families into buildings from which they have previously been barred or discouraged.

Not only have these suits directly opened to nonwhites a great deal of housing previously available only to whites; they also have had a significant wider impact in stimulating others to come into voluntary compliance with the antidiscrimination laws. This vigorous enforcement as required by law will continue.

Unlawful racial discrimination in housing extends beyond the barring of individuals from particular buildings or neighborhoods because of race. The courts have also held that, when its reasons for doing so are racial, a community may not rezone in order to exclude a federally assisted housing development. In such cases, where changes in land use regulations are made for what turns out to be a racially discriminatory purpose, the Attorney General, in appropriate circumstances, will also bring legal proceedings.

How Federal Programs Operate

In order to understand the way in which the broad "fair housing" mandates translate into specific actions, it is important to understand what some of the Federal housing programs are and how they operate.

HUD provides direct financial assistance in three broad areas:

-- Housing for low- and moderate-income families. This includes the Home Ownership and Rental Housing Assistance subsidy programs ("Section 235" and "Section 236" housing, respectively), the rent supplement program enacted in 1965, and assistance to low-rent public housing.

-- Grants for State, areawide and local planning.

-- Aid for community development activities, such as urban renewal and water and sewer grants.

In addition, of course, HUD plays a major role in providing mortgage insurance and in facilitating the overall flow of mortgage funds.

In each of these areas, the Federal program role -- as the governing statutes make clear -- is essentially one of responding to local or private initiatives, rather than one of imposing its programs on State and local governments.

In none of HUD's grant programs does the Department act directly. The Department builds no housing, develops no land use plans, clears no slums and constructs no sewers. Instead, HUD provides, within its statutory and regulatory framework, financial assistance to local developers and agencies, both public and private, who build and manage housing, and engage in planning and community development activities.

more

The extent to which HUD program activity is dependent on local initiative and execution is frequently overlooked, but is an important element in considering policy issues. Sites for HUD-assisted housing must be selected and acquired by local sponsors -- public or private -- and housing developed on those sites must conform to local zoning and local building codes. Planning performed with HUD assistance is done by State and local governmental bodies. Community development activities -- urban renewal, water and sewer, or open space projects, for example -- are initiated and executed by local government.

In short, HUD's role in the location of assisted housing is one not of site selection, but of ultimate site approval. It does not initiate local housing projects. With more applications than it can fund, it must select those for funding which it determines most fully satisfy the purposes of the enabling legislation -- and in doing so it says "yes" or "no" to local requests for financial assistance for projects that have been locally planned and will be locally executed.

In responding to local and private initiatives, of course, the Department must follow the statutory mandates. For example:

-- As noted earlier, HUD may not make a grant under any of its programs if the recipient will discriminate or otherwise deny the benefits of the assisted activity or project to persons on account of race.

-- Where the "workable program" requirement -- imposed on local communities by the Housing Act of 1949, as amended in 1954, in connection with urban renewal and related programs -- is a condition of eligibility, HUD may not make a grant in the absence of a HUD-certified workable program for community improvement. The program must make reasonable provision for low- and moderate-income housing, which must of course be available on a non-discriminatory basis.

-- Where comprehensive planning is supported by a Federal grant under the 1954 Housing Act, as amended in 1968, the plan must include a "housing element" to insure that "the housing needs of both the region and the local communities studied in the planning will be adequately covered in terms of existing and prospective in-migrant population growth." This provision has broad application, since such planning grants are often used to prepare the areawide plans which are a prerequisite for Federal financial assistance under the water and sewer, open space, and new communities programs.

Similarly, the statutory requirement of "fair housing" applies in the area of private housing construction, where the Federal role is substantial. The Federal Government provides billions of dollars in assistance and guarantees of mortgage credit for housing financing. The Federal Government sets standards widely used by industry, such as minimum property standards, credit standards, appraisal standards, and construction standards. The Federal Government makes market analyses which materially influence the private sector. The Federal Government approves mortgagees, builders, developers and brokers with respect to their doing business with HUD. Local government and private initiative and Federal standards work together to produce new housing. And under the law, that new housing -- like all the Nation's housing stock -- must be open equally to all Americans regardless of race, religion or national origin.

more

In approaching questions of "fair housing" for low- and moderate-income persons, it is important to remember that we are dealing with a rather imprecise term and with two separate matters.

One is the elimination of racial discrimination in housing. On this, the Constitution and the laws are clear and unequivocal: racial discrimination in housing will not be tolerated.

In public discussions of "fair housing" or "open housing," however, another issue has often become confused with that of racial discrimination. This is sometimes referred to as "economic integration." Frequently it arises in debates over whether subsidized low-rent public housing should be placed in the suburbs as a means of moving poor people out of the inner city and, if so, where, to what extent, and by what means.

One of the arguments frequently advanced is that poor people are often disadvantaged by living in low-income neighborhoods; that poverty thus perpetuates itself; and that the remedy therefore is to scatter the poor among the more affluent. Another argument often heard is that blacks and other minorities tend to be disproportionately poor, and that "economic segregation" is therefore equivalent to racial segregation.

It is important to remember, however, that the terms "poor" and "black" are not interchangeable. A higher percentage of blacks than of whites lives below the poverty line -- but there are far more poor whites in America than there are poor blacks. Much of the Nation's most dismally inadequate housing is occupied by blacks; much of it is occupied by whites. Many of the worst slums are black; many are white. And by the same token, the skilled trades, the businesses and professions increasingly are populated by affluent blacks whose children go to the best schools and colleges and who themselves have taken their deserved place in the leadership, not simply of inner-city neighborhoods, but of urban, suburban and rural communities all across America.

To cite only one statistic, a recent special census study showed that in the North and West, black husband-wife families headed by persons under 25 had a median income equal to that of their white contemporaries. Although the income disparities among other ages and categories is still far too wide, this is one measure of how far we have come; also, because these young families represent the future, it is an indication of where we are heading. To equate "poor" with "black" does a disservice to the truth, and it blinks the fact -- fundamental to anything so intensely personal as housing -- that we are dealing with the needs not of an undifferentiated mass, but of millions of individual human beings, each separate and unique.

In many cases -- when dealing with poor people who happen to be members of a racial minority -- questions of where to locate housing for poor people and where to locate housing for members of the minority are related. But the issues involved are separate, and those who would treat effectively with race and poverty must take care to maintain the distinction. What is true of blacks in this regard is also true of Mexican-Americans, Indians and members of other minorities.

more

When predominantly poor members of a racial minority are concentrated heavily in one particular area of a central city, the question of where to build housing designed to accommodate some but not all of them is often not easily answered. On the one hand, for example, concentrating the subsidized housing in the predominantly black area could have the effect of reinforcing the racial separation that already exists. On the other hand, failure to build at least a portion of it there could be unfair to the people who choose to live there, as well as reinforcing the housing blight that often prevails in such areas. Quite apart from racial considerations, residents of outlying areas may and often do object to the building in their communities of subsidized housing which they fear may have the effect of lowering property values and bringing in large numbers of persons who will contribute less in taxes than they consume in services. Beyond this, and whether rightly or wrongly, as they view the social conditions of urban slum life many residents of the outlying areas are fearful that moving large numbers of persons -- of whatever race -- from the slums to their communities would bring a contagion of crime, violence, drugs, and the other conditions from which so many of those who are trapped in the slums themselves want to escape.

In many other respects, the balances to be struck are often close and the considerations complex: for example, how are the interests of one part of a metropolitan area to be weighed against those of the area as a whole? What other housing opportunities are available? How do transportation patterns, job patterns, school locations, enter into the choice? What related efforts are being made to expand opportunity and end racial discrimination? And how and by whom are the determinations to be made?

By establishing "fair housing" as a policy but leaving the term undefined, Title VIII of the 1968 act added a complexity of its own: a lively debate about just what it means, and especially about the meaning of its requirement that Federal officials take "affirmative action" to promote it.

This and the other laws make abundantly clear that the Federal Government has an active, affirmative role to play in eliminating racial discrimination in either the sale or rental of housing. They also make it clear that those communities which seek Federal assistance for most housing and community development programs must work honestly and constructively to meet the housing needs of their low- and moderate-income families. The debate has arisen over the extent to which Federal agencies are either required or authorized to go beyond anti-discrimination efforts, and to use their program money leverage as a means of requiring local communities to subordinate their land use policies to the goal either of breaking up racial concentrations or of promoting "economic integration."

POLICIES OF THIS ADMINISTRATION

It will be the firm purpose of this administration to carry out all the requirements of the law fully and fairly.

Racial discrimination in housing is illegal, and will not be tolerated. In order to fulfill their responsibility for eliminating this discrimination, the Department of Housing and Urban Development and the Justice Department have been developing and elaborating a wide-ranging program aimed at creating equal housing opportunity.

more

By "equal housing opportunity," I mean the achievement of a condition in which individuals of similar income levels in the same housing market area have a like range of housing choices available to them regardless of their race, color, religion or national origin.

At the outset, we set three basic requirements for our program to achieve equal housing opportunity: It must be aimed at correcting the effects of past discrimination; it must contain safeguards to ensure against future discrimination; and it must be results-oriented so its progress toward the overall goal of increasing housing opportunities can be evaluated.

The administration is embarked upon this course. It must and will press forward firmly.

The chief components of such a program include the firm enforcement of laws relating to equal housing opportunity; the development of appropriate equal housing opportunity criteria for participation in programs affecting housing; the development of information programs; and the development of policies relating to housing marketing practices.

It is obvious that not all individuals will exercise the full range of choices made available to them. Those are matters for individual decision.

What <u>is</u> essential is that all citizens be able to choose among reasonable locational alternatives within their economic means, and that racial nondiscrimination be scrupulously and rigorously enforced.

We will not seek to impose economic integration upon an existing local jurisdiction; at the same time, we will not countenance any use of economic measures as a subterfuge for racial discrimination.

When such an action is called into question, we will study its effect. If the effect of the action is to exclude Americans from equal housing opportunity on the basis of their race, religion or ethnic background, we will vigorously oppose it by whatever means are most appropriate -- regardless of the rationale which may have cloaked the discriminatory act.

Access to federally assisted housing, like access to all housing, must be nondiscriminatory as to race. But simply to apply this principle will not answer all the practical problems raised by our national commitment to expanded and equal housing opportunity.

Pressures for the construction of new housing and the rehabilitation of existing housing are growing all across the Nation -- in central cities, in suburbs, in small towns, in rural America. Demand for housing at all income levels is increasing dramatically.

As a major part of our national effort to meet these housing needs -- an effort which is both private and governmental -- federally assisted housing is being built at a rate approaching 3/4 of a million units a year. These units are needed. They are being built. And they must be built someplace. The question is where.

If all the federally assisted units are packed together in one type of community or one kind of location, we will only exacerbate the social and, in all probability, the racial isolation of our people from each other.

If we build federally assisted instant ghettos, we fail both our communities and the people we are trying to help.

more

If we impact or tip the balance of an established community with a flood of low-income families, we do a disservice to all concerned.

The answers to these practical considerations are not simple -- but they are of great importance.

Based on a careful review of the legislative history of the 1964 and 1968 Civil Rights Acts, and also of the program context within which the law has developed. I interpret the "affirmative action" mandate of the 1968 act to mean that the administrator of a housing program should include, among the various criteria by which applications for assistance are judged, the extent to which a proposed project, or the overall development plan of which it is a part, will in fact open up new, nonsegregated housing opportunities that will contribute to decreasing the effects of past housing discrimination. This does not mean that no federally assisted low- and moderate-income housing may be built within areas of minority concentration. It does not mean that housing officials in Federal agencies should dictate local land use policies. It does mean that in choosing among the various applications for Federal aid, consideration should be given to their impact on patterns of racial concentration.

In furtherance of this policy, not only the Department of Housing and Urban Development but also the other departments and agencies administering housing programs -- the Veterans Administration, the Farmers Home Administration and the Department of Defense -- will administer their programs in a way which will advance equal housing opportunity for people of all income levels on a metropolitan areawide basis.

This administration will not attempt to impose federally assisted housing upon any community.

We will encourage communities to discharge their responsibility for helping to provide decent housing opportunities to the Americans of low- and moderate-income who live or work within their boundaries.

We will encourage communities to seek and accept well-conceived, well-designed, well-managed housing developments -- always within the community's capacity to assimilate the families who will live in them.

We will carry out our programs in a way that will be as helpful as possible to communities which are receptive to the expansion of housing opportunities for all of our people.

In these efforts we will be aided by a change that already is taking place in the way subsidized low- and moderate-income housing is planned, built and managed: in terms of new construction, the old-style, massively concentrated high-rise public housing "project" is largely a thing of the past; the trend now is strongly toward low-rise dwellings, many of them one-, two-, three- or four-family, on scattered sites, so that they can blend in with the community without detracting from nearby properties. Under the newer Federal programs of financial assistance to low- and moderate-income housing of other sorts, the pattern has been one of variety, enabling the community to fit the development to its own needs.

By approaching local questions of land-use planning in a creative and sophisticated manner, local authorities should in most cases by able to work out site-selection problems in ways that provide adequate housing opportunities for those who need them without disrupting the community.

more

In other ways as well, we are and will be working to promote better and more open housing opportunities. For example:

-- By Executive Order 11512, issued in February 1970, I ordered that in the selection of sites for Federal facilities consideration should be given to the availability of adequate low- and moderate-income housing -- and I have ordered that all agencies take specifically into account whether this housing is in fact available on a nondiscriminatory basis.

-- Guidelines have recently been issued by the Office of Management and Budget under the provisions of the Uniform Relocation Assistance Act of 1970, to assure that adequate housing is provided on a nondiscriminatory basis and within the financial means of persons displaced by federally financed projects.

-- The Department of Housing and Urban Development has been actively pressing the major Federal agencies regulating lending institutions to establish effective, affirmative measures against racial discrimination in home mortgage financing. The Federal Home Loan Bank Board, which regulates savings and loan institutions, has been the first to undertake the development of new rules and procedural safeguards The Board is also working closely with industry leaders to improve financial services offered to members of minority groups.

-- HUD also engages in a number of other Title VIII activities intended to eliminate racial discrimination in housing. It publishes advisory guidelines to aid those subject to the jurisdiction of the law in understanding their responsibilities; it undertakes studies of housing practices and collects racial data on all of its housing programs in order to determine areas of noncompliance; it conducts continuing community education programs to inform individuals of their rights under law; it encourages national, State and local private organizations in undertaking programs designed to expand housing options for minority group and low-income individuals; it works closely with State and local agencies having fair housing laws substantially equivalent to Title VIII and refers complaints to these agencies.

A FREE AND OPEN SOCIETY

On March 24, 1970, I issued a statement setting forth in detail the administration's policies on school desegregation. In a portion of that statement that applies equally to housing, I said the goal of this administration is "a free and open society" -- and I added:

> In saying this, I use the words "free" and "open" quite precisely.
>
> Freedom has two essential elements: the right to choose, and the ability to choose. The right to move out of a mid-city slum, for example, means little without the means of doing so. The right to apply for a good job means little without access to the skills that make it attainable. By the same token, those skills are of little use if arbitrary policies exclude the person who has them because of race or other distinction.
>
> Similarly, an "open" society is one of open choices -- and one in which the individual has the mobility to take advantage of those choices.

more

In speaking of "desegregation" or "integration," we often lose sight of what these mean within the context of a free, open, pluralistic society. We cannot be free, and at the same time be required to fit our lives into prescribed places on a racial grid -- whether segregated or integrated, and whether by some mathematical formula or by automatic assignment. Neither can we be free, and at the same time be denied -- because of race -- the right to associate with our fellow-citizens on a basis of human equality.

An open society does not have to be homogeneous, or even fully integrated. There is room within it for many communities. Especially in a nation like America, it is natural that people with a common heritage retain special ties; it is natural and right that we have Italian or Irish or Negro or Norwegian neighborhoods; it is natural and right that members of those communities feel a sense of group identity and group pride. In terms of an open society, what matters is mobility: the right and the ability of each person to decide for himself where and how he wants to live, whether as part of the ethnic enclave or as part of the larger society -- or, as many do, share the life of both.

We are richer for our cultural diversity; mobility is what allows us to enjoy it.

Economic, educational, social mobility -- all these, too, are essential elements of the open society. When we speak of equal opportunity we mean just that: that each person should have an equal chance at the starting line, and an equal chance to go just as high and as far as his talents and energies will take him.

The Federal Government bears an important share of responsibility for achieving fair housing for all Americans. But fair housing is not the responsibility of the Federal Government alone, and not of government alone. Its achievement depends on all of us -- on the States and localities, on business and industry, on civic and professional leadership, and on each of us in his daily life.

For its part, the Federal Government will discharge fully its own particular responsibilities and offer example and leadership for others in the discharge of their responsibilities. We will be vigorous in enforcing both the constitutional mandate and the statutory requirements that there not be housing discrimination on grounds of race. In the more complex and difficult area of providing subsidized housing in areas where it is needed, we will encourage communities and local developers to take into account the broad needs of the various groups within the community and of the metropolitan area.

But we all must recognize that the kinds of land use questions involved in housing site selection are essentially local in nature: they represent the kind of basic choices about the future shape of a community, or of a metropolitan area, that should be chiefly for the people of that community or that area to determine. The challenge of how to provide fair, open and adequate housing is one that they must meet; and they must live with their success or failure.

To local officials are entrusted the initial, and often the final, determinations as to how much low- and moderate-income housing is to be built, how well it is to be built and where

it is to be built. They operate under the same antidiscrimination strictures that apply to Federal officials. And in terms of site selection and residential zoning -- both sensitive and complex matters, and yet both central to the goal of truly open housing in truly open communities -- they operate in an area little charted by the Supreme Court but increasingly being navigated by the lower courts, as land use restrictions come under mounting challenge on constitutional grounds.

Two recent court cases suggest the boundaries within which other courts will be wrestling with these questions in the months and years just ahead. In one of these cases (James v. Valtierra), the U. S. Supreme Court decided that, absent any evidence of racially discriminatory intent, a State law requiring prior approval of low-rent housing projects by community referendum does not, on its face, violate the Constitution. Noting California's long tradition of using referenda on a wide range of issues of public policy and the factual finding in the lower courts that legitimate economic considerations were involved in the referendum in question, the court concluded that there was no factual basis for a claim that the California law was "aimed at a racial minority." On the other hand, in another case presenting sharply contrasting circumstances (Kennedy Park Homes Association v. City of Lackawanna, N.Y.), a Circuit Court of Appeals recently held illegal certain zoning and other municipal restrictions used to block a subsidized low-income housing development in an all-white neighborhood. In that case the municipal practices were determined to be subterfuges and part of a pattern of racially motivated discrimination by municipal officials; the Supreme Court denied certiorari. In short, the one case did not present evidence of racially discriminatory intent; the other did.

If these cases define the outer limits, they also indicate the broad range within which cases will be pressed in the courts by those who would seek the mandate of judicial decree in setting aside local restrictions to achieve social purposes: for example, the right of a community to impose large-lot zoning, even in the absence of any racial discrimination, has lately been under court challenge.

If the infinitely varied individual questions that arise as our thousands of local governments hammer out their individual local land use policies are not appropriate for Federal determination -- and they are not -- neither would it be wise to allow a situation to develop in which they have to be hammered out in the courts. But they no doubt will end up in the courts if they are not satisfactorily dealt with outside the courts through timely and enlightened local action.

This administration will offer leadership in encouraging local and State governments and housing authorities to address this question creatively and imaginatively, and to address it with a keen understanding of the needs of those persons for whom the housing is being provided as well as the needs of the community at large.

Local and State authorities, for their part, should continue to respond constructively, pressing forward with innovative and positive approaches of their own. For it is they -- and beyond them, it is millions of Americans individually -- with whom the challenge primarily rests. We are dealing here in a realm in which Federal authority, while substantial in terms of enforcement, is very limited in terms of the many choices that must be made in each community.

more

There are some who assume that the Federal Government has the power to do anything it wants -- or that they want. But we have maintained our freedom for nearly two centuries by insisting that the Federal Government's exercise of power not exceed its authority.

I believe in that principle. And because the authority of the Federal agencies is limited -- quite properly, I believe -- with respect to the essentially local and individual choices involved in local community planning, their power will be used in only limited ways.

This does not reduce the challenge to the States, the localities and the people; it heightens it. For the task of making our communities livable, not for some but for all -- of achieving our goals of decent homes and of open communities in a free and open society -- this task summons the best that is in each and every one of us, in a cause that touches our soul as a Nation. We cannot afford to fail. I believe that together we can succeed.

# # #

ROMNEY PRESS CONFERENCE
EQUAL HOUSING

HUD NEWS
U.S. DEPARTMENT OF HOUSING
AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

Phone (202) 755-7174

FOR RELEASE AFTER:
3:00 P.M., Monday
June 14, 1971

STATEMENT OF
SECRETARY GEORGE ROMNEY

AT PRESS CONFERENCE

ON

EQUAL HOUSING OPPORTUNITY

Washington, D.C.
June 14, 1971

As you know, my Department and the Department of Justice have been working closely together for over a year on policy questions relating to equal opportunity in housing.

Now that the President has issued his statement on this subject, the Attorney General, the General Services Administration, Robert Kunzig, and I are pleased to be able to discuss with you actions which our respective organizations will be taking to implement the President's statement.

It has been agreed that I will lead off. Mr. Kunzig and the Attorney General will then follow with statements, after which we will all be available for questions.

First, I am delighted with the President's statement and decisions. He has forthrightly faced our most complex, emotionally sensitive and explosive domestic situation. That situation arises from the combination of the nation's long overdue racial revolution, the crisis in our metropolitan areas, and our desperate need for a greater supply of less costly housing for American families -- particularly the poor and those of below average income. The President's policy statement is a positive meshing of two inalienable constitutional rights -- equal opportunity for all and freedom of choice for all. In pointing the way toward what ought to be it is a timely and superior example of statesmanship in defining what can be. I will always be proud of the part our Department played in its development.

I want to emphasize my enthusiasm for the President's very positive statement, because some of the early reports suggested that it was at variance with my earlier views and actions, and represented a retrenchment of this Department's policies or activities. Such reports are not based on accurate knowledge and could not have been based on a careful reading of the Presidential statement.

I hope one product of this conference may be to prompt some of those who rushed to judgment to check the record and read the statement with care.

As the President said, the statement does not announce new policies, but seeks to define and explain those we have.

Let me cite three short, but critical paragraphs of the President's statement:

> "At the outset, we set three basic requirements for our program to achieve equal housing opportunity: It must be aimed at correcting the effects of past discrimination; it must contain safeguards to ensure against future discrimination; and it must be results-oriented so its progress toward the overall goal of increasing housing opportunities can be evaluated."

"The Administration is embarked upon this course. It must and will press forward firmly."

"The chief components of such a program include the firm enforcement of laws relating to equal housing opportunity; the development of appropriate equal housing opportunity criteria for participation in programs affecting housing; the development of information programs; and the development of policies relating to housing marketing practices."

I think it would be most useful if I cover briefly the "equal housing opportunity criteria for participation in programs affecting housing," and "policies relating to housing marketing practices."

In discussing program criteria I will first cover policies involving sites for federally-assisted housing, and then cover policies involving community development projects affecting housing, such as urban renewal and water and sewer grants.

Last August, when I appeared before Senator Mondale's Select Committee, I called attention to the huge new volume of federally-assisted housing and indicated that we were working with the Department of Justice to develop site selection policies governing FHA assisted housing programs. I testified that:

"Pending adoption and publication of such policies the FHA is pursuing an informal policy designed to avoid further concentrations of federally-assisted housing in large, institutional settings or in areas of minority racial concentration."

The President has now spoken with respect to this point, and has said:

"As a major part of our national effort to meet these housing needs -- an effort which is both private and governmental -- federally-assisted housing is being built at a rate approaching 3/4 of a million units a year. These units are needed. They are being built. And they must be built someplace. The question is where."

"If all the federally-assisted units are packed together in one type of community or one kind of location, we will only exacerbate the social and, in all probability the racial isolation of our people from each other."

"If we build federally-assisted instant ghettos, we fail both our communities and the people we are trying to help."

"If we impact or tip the balance of an established community with a flood of low-income families, we do a disservice to all concerned."

"The answers to these practical considerations are not simple -- but they are of great importance."

"Based on a careful review of the legislative history of the 1964 and 1968 Civil Rights Acts, and also of the program context within which the law has developed, I interpret the 'affirmative action' mandate of the 1968 Act to mean that the administration of a housing program should include, among the various criteria by which applications for assistance are judged, the extent to which a proposed project, or the overall development plan of which it is a part, will in fact open up new, nonsegregated housing opportunities that will contribute to decreasing the effects of past housing discrimination. This does not mean that no federally-assisted low- and moderate-income housing may be built within areas of minority concentration. It does not mean that housing officials in Federal agencies should dictate local land use policies. It does mean that in choosing among the various applications for Federal aid, consideration should be given to their impact on patterns of racial concentration."

We have now developed project selection criteria for use by our field personnel which will enable them to apply these policies. Because of their importance, we will not make them immediately effective, but will first circulate them for 30 days for public comment. Copies are available for your review.

There are separate forms for use in evaluating homeownership projects under Section 235, for rental projects under Section 236 or rent supplement, and for public housing. While there are some variations resulting from program differences (the homeownership form has no management criterion, for example) the basic format and approach is the same in each case.

A proposed project will be rated "superior", "adequate" or "poor" with respect to criteria ranging from "community need" to "improved environmental location for low income families" to "effect of proposed housing upon neighborhood environment." A key item is "non-discriminatory location." Here a proposed project will earn a "superior" rating if it is outside an area of minority concentration. It can earn a "superior" or "adequate" rating if it is inside an area of minority concentration only if it is either a part of a major new development like Fort Lincoln or the Southwest urban renewal area (where this building is located), which will be racially inclusive, or if it responds to overriding need which can't feasibly be met any other way. If a project doesn't rate at least "adequate" on the non-discriminatory location criterion it will be disapproved.

This clear statement of policy should be very helpful both to our field personnel in rating proposed housing projects, and to developers and sponsors in guiding them as to project characteristics which will enhance the prospects for approval. I think I can anticipate a question by saying that as a general proposition, all other factors being equal, projects outside areas of minority concentration will be given preference.

Now let me turn to community development projects such as urban renewal and water and sewer. Here again, I think it is instructive to note that when I appeared before the Mondale Committee last August, I called attention to such statutory requirements as the "workable program" and the "housing element" in federally financed local planning. I then said:

> "Except where statutes, operating in combination, impose conditions of eligibility, HUD has not adopted the approach recommended by a recent Presidential Task Force, of denying Federal funds to a community which does not take steps to make housing available to low- and moderate-income families. However, most HUD grant programs have far more applications for grants than can be accommodated with available funds. Project selection criteria have been developed for some programs, and are being developed for others, as appropriate, which will take account of the local effort to meet housing needs in assigning relative priority to otherwise qualifying applications."

The President's statement also contains a careful review of these statutory requirements. And while the President has made clear (and I have also consistently sought to make clear) that the Federal Government will not force a reluctant community to accept low income housing, he has also said:

> "To qualify for Federal assistance, the law requires a local housing or community development project to be part of a plan that expands the supply of low- and moderate-income housing in a racially non-discriminatory way."

That is the policy we have followed, are following and will follow. It was this legal requirement that was applied in considering the workable program submitted by Warren, Michigan in connection with its urban renewal application last Summer.

The President has also said:

> "We will carry out our programs in a way that will be as helpful as possible to communities which are receptive to the expansion of housing opportunities for all of our people."

To implement that policy with respect to the water and sewer grant program, we have a project selection system which takes into account, in addition to such factors as public health and financial need, the accessibility of low- and moderate-income housing in the area to be served by the project. Copies are available for your review.

Before I leave this discussion of program criteria I want to call attention to two other points in the President's statement which will guide us in our relationships with local communitites:

> "We will be vigorous in enforcing both the constitutional mandate and the statutory requirements that there not be housing discrimination on grounds of race. In the more complex and difficult area of providing subsidized housing in areas where it is needed, we will encourage communities and local developers to take into account the broad needs of the various groups within the community and of the metropolitan area."

> "We will not seek to impose economic integration upon an existing local jurisdiction; at the same time, we will not countenance any use of economic measures as a subterfuge for racial discrimination."

Finally, I'd like to cover the matter of policies relating to marketing of federally-assisted housing. As some of you may know, we recently published in the Federal Register for comment guidelines which we propose governing the advertising of housing for sale or rent. These guidelines are directed to newspapers, but they will also be helpful to housing sponsors, owners, sellers and renters.

We have for many years imposed a general requirement of non-discrimination in the sale or rental of FHA assisted housing. But in response to the "affirmative action" requirement of Title VIII of the 1968 Civil Rights Act, and in furtherance of the equal opportunity policies set forth in the President's statement, we now propose additional regulations designed to ensure that there truly is equal opportunity for eligible persons of all races to buy or rent federally-assisted housing. These regulations govern such things as advertising practices, non-discrimination in the employment of sales personnel, informing relocation agencies of housing availability, consideration of persons referred by HUD, and the like. The requirements cover subdivisions, multifamily projects, and mobile home courts wherever 25 or more units are involved. One further significant requirement is that HUD field offices will make available to interested persons and groups (including for example, minority brokers and fair housing organizations) upon request, every 30 days, lists of FHA subdivisions or projects on which FHA has issued commitments. This should help to spread the word regarding availability of FHA assisted housing more broadly, as recommended by the United States Commission on Civil Rights in its report last week.

These affirmative marketing guidelines are also being published for 30 days for comments before they become effective. Copies are available for your review.

Now, another aspect of our effort to expand housing opportunities relates to the availability of low- and moderate-income housing in the vicinity of newly located Federal facilities. Last week GSA and HUD signed an agreement covering this matter which we think is significant, and I'm pleased that the Administrator of the General Services Administration, Mr. Robert L. Kunzig, is here to tell you about it. After Mr. Kunzig's statement, the Attorney General will have a statement.

# # #

PRESS CONFERENCE

h-d

ORIGINAL

U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

* * * * *

PRESS CONFERENCE ON EQUAL HOUSING OPPORTUNITY

SECRETARY GEORGE ROMNEY

ATTORNEY GENERAL JOHN MITCHELL

ROBERT L. KUNZIG

* * * * *

3:16 o'clock, p.m.
Monday, June 14th, 1971

Departmental Conference Room
10th Floor
HUD Building
7th and D Streets, Southwest
Washington, D. C.

-d 1 P R O C E E D I N G S

2 SECRETARY ROMNEY: Ladies and gentlemen: I am
3 going to make a few opening remarks and then we will open
4 up for questions.
5 I would like to outline the procedure first here.
6 But first, as you know, the Department of Justice and our
7 Department have been working for about a year on policy
8 questions relating to equal opportunity in housing.
9 Now, we have passed out to you the full text of
10 my statement, and we have also given you the new regulations
11 that have been prepared and that will be issued for comment
12 during a 30-day period before finalization.
13 And I am not going to go through all of those
14 proposed regulations, and I am not going to go through my full
15 statement, but I will hit just a few of the high points.
16 Now that the President has issued his statement.
17 why, the Attorney General and the General Services Administra-
18 tor, Robert Kunzig, and I are pleased to be able to discuss
19 with you actions which our respective organizations will be
20 taking to implement the President's statement.
21 I will lead off and then Mr. Kunzig will make a
22 statement, and the Attorney General will follow.
23 Now first, I am delighted with the President's
24 policy statements and decisions. He has forthrightly faced
25 our most complex, emotionally sensitive and explosive domestic

h-d

1 situation. That situation arises from the combination of
2 the Nation's long overdue racial revolution, the crisis in
3 our metropolitan areas, and our desperate need for a greater
4 supply of less costly housing for American families, partic-
5 ularly the poor and those of below average income.
6 The President's policy statement is a positive
7 meshing of two inalienable constitutional rights -- equal
8 opportunity for all and freedom of choice for all. In
9 pointing the way toward what ought to be, it is a timely and
10 superior example of statesmanship in defining what can be.
11 And I will certainly always be proud of the part our Depart-
12 ment has had in the development of this statement of policy.
13 And I want to emphasize my enthusiasm for the
14 President's very positive statement, because some of the early
15 reports suggested that it was at variance with my earlier
16 views and actions, and represented a retrenchment of this
17 Department's policies or activities. Such reports are not
18 based on accurate knowledge and could not have been based
19 on a careful reading of the Presidential statement.
20 Now, I hope that one product of this conference
21 may be to prompt some of those who rushed to judgment to
22 re-check the record and re-check the statement with care.
23 Now, as the President said, the statement does not
24 announce new policies, but seeks to define and explain those
25 we have.

ajh-d

In discussing program criteria I will first cover policies involving sites for Federally-assisted housing, and then cover policies involving community development projects affecting housing, such as urban renewal and water and sewer grants.

Now, last August, when I appeared before Senator Mondale's Select Committee, I called attention to the huge new volume of Federally-assisted housing and indicated that we were working with the Department of Justice to develop site selection policies governing FHA housing programs.

Now, I am not going to read my testimony before the Mondale Committee, but the purpose for including it in there is to indicate the full agreement between what I said then and between the President's statement of policy.

We now have developed project selection criteria for use by our field personnel. Because of their importance, we will not make them immediately effective, but will first circulate them for 30 days for public comment. And you have copies.

Now, a key item in these housing regulations, proposed regulations, is non-discriminatory location. Here a proposed project will earn a "superior" rating if it is outside of an area of minority concentration. It can earn a "superior" or "adequate" rating if it is inside an area of minority concentration only if it is either a part of a major

h-d

new development like Fort Lincoln or the Southwest urban renewal area, where this building is located, and the area must be racially inclusive, or if it responds to an overcrowding need, which can't reasonably be met in any other way.

Now, if a project doesn't rate at least "adequate" on the nondiscriminatory criteria, it will be disapproved.

Now, this clear statement of policy should be very helpful both to our field personnel in rating proposed housing projects, and to developers and sponsors in guiding them as to project characteristics which will enhance the prospects for approval.

Now, I think I can anticipate a question by saying that, as a general proposition, all other factors being equal, projects outside of minority concentration areas will be given preference.

Now, let me turn to community development projects such as urban renewal and water and sewer. Here again, I think it is instructive to note that when I appeared before the Mondale Committee last August, I called attention to such statutory requirements as the "workable program" and the "housing element" in Federally-financed local planning.

Again, I won't repeat my statement of last summer.

Now, the President's statement contains a very careful review of the statutory requirements. And while the

ıjh-d

President has made clear, and I have also consistently sought to make clear, that the Federal government will not force a reluctant community to accept low income housing.

He has also said: "To qualify for Federal assistance the law requires a local housing or community development project to be part of a plan that expands the supply of low and moderate income housing in a racially nondiscriminatory way."

Now, that is the policy we have followed, are following and will follow. It was this legal requirement that was applied in considering the workable program submitted by Warren, Michigan in connection with its urban renewal application last summer. The action taken then will be taken now.

The President has also said: "We will carry out our programs in a way that will be as helpful as possible to communities which are receptive to the expansion of housing opportunities for all of our people."

To implement that policy with respect to the water and sewer grant programs, we have a project selection system which takes into account, in addition to such factors as public health and financial need, the accessibility of low and moderate income housing in the area to be served by the project. And, again, you have copies of the proposed regulation.

Now, finally, I'd like to cover the matter of

1-d

policies relating to marketing of Federally-assisted housing. As some of you may know, we recently published in the Federal Register for comment guidelines which we propose governing the advertising of housing for sale or rent. These guidelines are directed to newspapers, but they will also be helpful to housing sponsors, owners, sellers, and renters.

We now propose additional regulations designed to ensure that there is truly equal opportunity for eligible persons of all races to buy or rent Federally-assisted housing. These regulations cover such things as advertising practices, discrimination in the employment of sales personnel, informing relocation agencies of housing availability, consideration of persons referred by HUD, and the like.

One further significant requirement is that HUD field offices will make available to interested persons and groups including minority brokers and fair housing organizations et cetera, upon request, every 30 days, lists of FHA subdivisions or projects on which FHA has issued commitments.

This should help to spread the word regarding availability of FHA assisted housing more broadly, as recommended by the United States Commission on Civil Rights in its report last week.

Now, another aspect of our effort to expand housing opportunities relates to the availability of low and moderate income housing in the vicinity of newly-located Federal

ajh-d

1 facilities.

2 Last week GSA and HUD signed an agreement covering
3 this matter which we think is significant, and I am pleased
4 that the Administrator of the General Services Administration,
5 Mr. Robert Kunzig, is here to talk about it.

6 And after you hear from Mr. Kunzig, the Attorney
7 General may have some comments, and then we will all be
8 glad to answer questions.

9 MR. KUNZIG: Let me first add my words to those of
10 Secretary Romney in praise for the President's statement, and
11 particularly in praise now for the agreement, which I think is
12 a practical, workable agreement, a Memorandum of Understanding
13 between the Department of HUD and the General Services
14 Administration.

15 I will explain this in detail very briefly here.

16 The Memorandum of Understanding between the Depart-
17 ment of Housing and Urban Development and the General Services
18 Administration is intended to provide an effective, systematic
19 arrangement for implementation of those provisions of Executive
20 Order 11512 designed to promote the availability of low and
21 moderate income housing on a nondiscriminatory basis.

22 The Memorandum deals both specifically with adequacy
23 of accessible housing for Federal employees who will be working
24 in a new facility, and generally with housing as one factor
25 in improving social and economic conditions in the community

h-d

in which the facility is to be located.

The Memorandum provides that GSA will consult with HUD and rely upon HUD's advice and expertise in making both of these determination. The agreement contains five basic points, and there are two others added to that.

One: HUD will advise GSA on the availability of low and moderate income housing on a nondiscriminatory basis in connection with all substantial Federal construction and leasing actions. The emphasis there is on advising on the availability.

Second: HUD will participate with GSA in the investigation of prospective sites for both public building projects and leased space. The emphasis there is on the participation in the investigation.

Third: GSA will rely principally upon the advice of HUD with respect to the adequacy of low and moderate income housing on a nondiscriminatory basis in making the determinations required under Executive Order 11512. The emphasis there is the fact that we rely principally on what HUD tells us.

Fourth: In the event GSA determines a Federal facility or leased space is to be located in an area where HUD has found the availability of low and moderate income housing on a nondiscriminatory basis to be inadequate, GSA will provide HUD with a written explanation of the reasons

PAGE PARTIALLY ILLEGIBLE

jh-5

for the selection of that location. An example of that sort of situation is a border station, which has to be in a certain place and can't be in the middle of Iowa. It has to be on a border, and there may or may not be housing available. And then we would provide a written explanation of the reasons for the selection of that location.

Five: GSA and HUD will develop an affirmative action plan to assure Federal personnel access to low and moderate income housing where HUD has advised that such housing is inadequate. HUD has agreed to give priority -- six and seven, I mentioned there were two others -- HUD has agreed to give priority to applications for assistance under its housing programs for the housing to be provided under the action plan.

And seventh, Federal agencies who will occupy the space will also provide a counseling and referral service to assist personnel in obtaining housing.

Now, these are the specific main points in the Memorandum, which I believe they all have copies of, which has been distributed to all of you.

ATTORNEY GENERAL MITCHELL: Ladies and gentlemen, I would like to join the Secretary and Mr. Kunzig in expressing my complete approval of the contents and the thrust of the President's statement.

With respect to the participation and functions of

PAGE PARTIALLY ILLEGIBLE

h-d

1 Justice that are delineated under that statement. I would like
2 to point out what the Secretary has said, that it is not
3 announcing a new policy.
4 We will, in Justice, continue to carry out what we
5 have been doing before under the mandate of the President's
6 statement. This, of course, provides that Justice strive in
7 the area of open housing, and we have been doing this, and we
8 will continue to do so through lawsuits and through the neg-
9 otiation of voluntary compliance, which is becoming more and
10 more extensive now that we have established a program of
11 litigation and principles of law.
12 Also, as the statement says, we will continue to
13 use the powers that we have available to us, to eliminate
14 unlawful racial discrimination which is brought about by
15 community action in the field of zoning or land-use regulations.
16 And thirdly, to carry out these endeavors, we will
17 continue to work very closely with the Department, with the
18 people in HUD, because in the last analysis, they have the
19 prime responsibility in these areas; certainly in the initia-
20 tion of them, and in many cases we act as their lawyer.
21 There are other cases which are referred to us
22 through other means, and we will continue to use our legal
23 powers to accomplish the desired results as set forth in the
24 President's statement.
25 Thank you.

1-d

QUESTION: Mr. Mitchell, what are you going to do about Blackjack, Missouri?

MR. MITCHELL: I was afraid nobody would ask me.

I can say that, as of today, I have authorized the filing of a suit in the Blackjack case, along with eight other housing discrimination cases. You can get those from the Department.

T-1
top 1

QUESTION: Why? What was your reason, Mr. Mitchell? Could you summarize it for us?

MR. MITCHELL: The reason for what?

QUESTION: What were the transgressions that required the Federal action?

MR. MITCHELL: In what particular area ? Which of the nine cases?

QUESTION: Give us a summary of some of the reasons in these cases. You don't have to name them all.

QUESTION: You will have to give us the locations, Mr. Mitchell, for us to conduct an intelligent conference. Let's have the locations.

(Laughter.)

MR. MITCHELL: I will get back at Barry(Shillicoe) if you don't be quiet.

QUESTION: That's all right with me, sir. That is all right with me. We will have Barry(Shillicoe)too.

MR. MITCHELL: Mr. Stern.

QUESTION: Will you just cite some of the reasons, some of the transgressions that were involved, the major of cases.

MR. MITCHELL: They are pattern of practice suits basically involving the various means they used of racial discrimination to keep people from enjoying open housing.

EMT-2
2

QUESTION: Such as zoning regulations?

MR. MITCHELL: No. The zoning regulations, as you know, of course, relate basically to the Blackjack case. Most of the other ones are patent or practice suits that eliminate the availability of open housing to minority groups.

QUESTION: Those do not involve municipal governments, do they?

MR. MITCHELL: Only the Blackjack case.

QUESTION: Mr. Mitchell, could you detail for us how you think the Blackjack case differentiates from the (Valtiera) case?

MR. MITCHELL: Well, there is a substantial difference between the (Valtiera) case because the Court in the Valtiera case found that there was no basis for finding racial discrimination in the record.

The basis of our suit in the Blackjack case will be based on racial discrimination.

QUESTION: Mr. Mitchell, is there no other case --

MR. MITCHELL: Don't let me harp this.

(Laughter.)

QUESTION: Is there no other case involving zoning, such as Blackjack, pending, or --

MR. MITCHELL: Not to the point where we are ready to file litigation. I am sure there will be others for consideration.

QUESTION: What kind of relief are you asking in the Blackjack?

MR. MITCHELL: We are asking, of course, that the project be allowed to be built under whatever legal basis it is necessary to set aside the governmental action that is prohibiting it.

QUESTION: May we ask Mr. Romney a question?

MR. MITCHELL: Sure, by all means.

QUESTION: Mr. Romney, I don't understand the priorities that the President announced the other day. Where you have a community -- let's say, you've got project developers that have submitted four different possible sites, and this isn't a community where there is some minority concentration, and none of those sites would seem to further the objective of breaking up that concentration of the minorities. Would you fund for any of those four sites?

SECRETARY ROMNEY: Well, we are not going to deal with this just on a community-by-community basis. We are dealing with it on an area basis, through our area offices; we are dealing with it on a regional basis, and on a national basis.

Now, it is inconceivable to me that in light of the tremendous demand that there is for our housing funds, we would find ourselves in the very near future -- foreseeable future -- where we wouldn't have projects outside as well as

ewr-r

inside, and, therefore, in a position to select not just community-by-community, but on an area or regional or national basis.

QUESTION: Are towns that do absolutely nothing to further the cause of integration going to get Federal money for their projects?

SECRETARY ROMNEY: Not housing money, because, after all, as I have indicated, the housing programs all depend on local application. But if you don't have local applications in one community that is outside an area of minority concentration, you have them in other communities.

Now, really, this particular point has been built up excessively from the standpoint of the degree of controversy that exists. The facts are that we are funding hundreds and hundreds of programs, week after week, here, and most of them involve no controversy. And the dispersal of the housing project is increasing, as I expect to show tomorrow with some maps that I will use in the Civil Rights Commission hearing.

QUESTION: Mr. Romney, could the problems that you recently detailed have happened if your project selection criteria program had been in operation a year ago?

SECRETARY ROMNEY: No, no, they would not. They could not have happened under the project selection system that we have outlined here.

Now, keep this in mind, Bob: The Department has been

ewr-2

1 somewhat handicapped here during some months -- almost a year
2 now -- because we have a highly decentralized organization and
3 we haven't been able to give them specific policy directions.
4 Now, the big thing that comes out of this, as far as
5 the Department is concerned, is that the President has forth-
6 rightly and courageously outlined policies in highly contro-
7 versial areas and this now enables us to give our field
8 personnel specific instructions along the lines of the project
9 selection system that will prevent that sort of a situation
10 to develop.
11 QUESTION: Mr. Romney, you say, at the bottom of
12 page 8 -- you say, as a general proposition, all other factors
13 being equal, projects outside areas of minority concentration
14 be given preference.
15 What do you mean by "general proposition" or what
16 do you mean by "all other factors being equal?" It sounds to
17 me --
18 SECRETARY ROMNEY: I mean, if you take that project
19 selection system, with respect to the housing program, and if
20 housing projects are equal in all aspects except their loca-
21 tion, and one is located outside of an area of minority con-
22 centration, and another one is located within an area of
23 minority concentration, obviously the one outside of the area
24 of minority concentration has a preferred rating and, therefore,
25 would get preferred fundings.

QUESTION: So it isn't a priority matter at all?

SECRETARY ROMNEY: Sure, it is a priority matter.

QUESTION: Only if everything is equal.

SECRETARY ROMNEY: Well, you can't limit the consideration in these housing programs to just one consideration. There are many factors; and if you will take a look at the factors involved, there are seven. They are all basic factors. There are eight in connection with public housing because you have the problem of housing management.

QUESTION: Mr. Secretary, on the statement that he would not use Federal leverage, which you just cited --

SECRETARY ROMNEY: The President didn't say he wouldn't use Federal leverage. The President said he wouldn't use leverage of Federal money to force communities to accept the subsidized housing.

Now, that is quite a different thing from using the leverage of Federal programs to encourage the acceptance of low or moderate income housing. He made it very clear that he is going to encourage low and moderate income housing.

As a matter of fact, I think one statement that many reports overlook was a very important statement. On page 2 of the President's statement, the third paragraph, he said, "To qualify for Federal assistance, the law requires the local housing or community development project to be part of a plan that expands the supply of low and moderate income housing in

PAGE PARTIALLY ILLEGIBLE

wr-r

a racially nondiscriminatory way."

Now, this is a very positive program and goes just as far as I have ever advocated the program going.

QUESTION: Will water and sewer, Mr. Secretary, be considered a part of community development programs?

SECRETARY ROMNEY: Yes, sir, water and sewer are. If you look at the requirements and consider the application of the law to water and sewer grants, you will find that housing is a prerequisite in most water and sewer cases to being even considered, because they have to conform with the comprehensive planning requirements of Section 701 and Section -- and most of these water and sewer projects are financed -- the plans are financed from money from Section 701, and the Section requires a housing element even for consideration.

Now, housing is also one element in the project selection system.

QUESTION: Could you two gentlemen detail for us, more specifically, how you are going to differentiate between economic and racial discrimination? After all, Blackjack maintains that it is only dealing in economic discrimination against public housing.

MR. MITCHELL: Well, with respect to Blackjack, as I stated before, we are filing a suit on the basis that it does constitute racial discrimination, and that will be the

PAGE PARTIALLY ILLEGIBLE

ewm-1

1 policy of the Department, pursuant to the President's state-
2 ment, "Where there is racial discrimination, and where we have
3 the proper power, we will continue to litigate in cases where
4 there is community action."

5 QUESTION: Well, how will you discriminate between
6 a community that says we are dealing with economic discrimina-
7 tion and where you say, yes, you are, and a community that
8 says we are dealing in economic discrimination and you say,
9 no, you're not?

10 MR. MITCHELL: Well, as you may surmise, we don't
11 always take "lip" service for determining the facts. We do
12 our own investigation and our own determinations; and after
13 the litigation is brought, the Court will make those determi-
14 nations.

15 QUESTION: Mr. Mitchell, why is it, or what are the
16 considerations in the filing of a new suit rather than joining
17 in a suit that has been filed?

18 MR. MITCHELL: Well, we decided that this would be
19 the better course for the Federal Government to keep the
20 issues, that the Federal Government is involved in, perfectly
21 clear.

22 QUESTION: Mr. Mitchell, do I understand from your
23 statement that HUD determines when a case should be filed, and
24 defers it to you, and you act as their lawyer? In other words,
25 the decision is with HUD; is that correct?

PAGE PARTIALLY ILLEGIBLE

MR. MITCHELL: Well, the final decision in whether a case is filed or not, rests with the Justice Department. But they are involved in many of these instances through their administrative process, which brings about the questions that should be litigated in these cases, and they refer them to us for our determination. Frequently we make further investigation and then we make the determination as to whether litigation should be brought.

SECRETARY ROMNEY: You also have the Lackawanna situation, now, where the Court refused to grant a writ of certiorari because of a subterfuge used in that instance.

QUESTION: Mr. Mitchell, would you discuss the facts in the Blackjack case, that it is subterfuge and there is racial discrimination?

MR. MITCHELL: I would prefer to have you read the complaint, which will be available to you, and you make your own determination.

QUESTION: Where and when will it be available?

MR. MITCHELL: At the Justice Department as soon as you can get the Public Information Officer to make it available to you.

QUESTION: Failing that, Mr. Mitchell, would you please give us general terms -- I'll go back to the previous question -- give us in general terms how you -- take and example, how you differentiate between racial and economic

PAGE PARTIALLY ILLEGIBLE

1 discrimination?

2 Now, the subject is brought up very vividly in

3 Mr. Hunzig's statement, but I want to direct the question at

4 you because that is the heart of it.

5 MR. MITCHELL: Well, let me point out that in the

6 President's statement -- I think this is important -- the

7 statement is made there that they would not -- he would not,

8 nor will the Government, allow the subterfuge of economic

9 discrimination to be used where actual racial discrimination

10 exists.

11 With respect to a matter of economic discrimination,

12 I would refer you back to the Valtiera case, where the defini-

13 tion of persons of low income was the center of the litigation

14 and the determination by the Court.

15 The racial discrimination cases can take any number

16 of forms. I can't explain all of them to you today. But

17 where there is a purpose and effect of having racial discrimi-

18 nation, that is the area which we can move.

19 QUESTION: Mr. Mitchell, what kind of practices

20 though would you be suspect; for example, large lot zoning,

21 failure to tie in sewer lines, non-high density zoning, what?

22 MR. MITCHELL: It is the very intention of the party

23 involved, such as existed in the Lackawanna case where you had

24 a combination of physical factors, actual statements and

25 actual actions on the part of the governmental body that

PAGE PARTIALLY ILLEGIBLE

ewr-r

evidenced the racial discrimination.

QUESTION: You have the staff to investigate this for every application that is coming in?

SECRETARY ROMNEY: Well, we collect information in that area and turn it over to the Department. So we play a part there, too.

QUESTION: Do you have the staff, Mr. Romney, for that?

SECRETARY ROMNEY: Well, like we have to approve all these projects, and we have people who are familiar with these projects and familiar with the situation. So we are in a position to develop facts, not the full facts. Obviously, the Department will go forward and develop more complete information in a situation that we may bring to their attention. But we certainly are in a position to bring to their attention instances where we feel there have been racial discrimination under the subterfuge of the economic.

MR. MITCHELL: Carl, let me point out that this is governmental action that we are talking about, and after the Lackawanna case and the Shannon case, there is not any great likelihood that we will have a great number of these cases, because it does take governmental action. And a Secretary, as you know, under Title 8 of the Housing Act of '68, has power to investigate, ameliorate, or work out the problem before it ever gets to the point of litigation, either by the private party or Department of Justice.

end of
adjusted
tape 1

PAGE PARTIALLY ILLEGIBLE

QUESTION: But you will end up looking into the machines of the various zoning boards and so forth. Do you have an appetite to do that?

MR. MITCHELL: We have an appetite to ferret out any possibility of racial discrimination in any way that we can to be able to prove it before Courts.

QUESTION: Mr. Kunzig, may I ask you, your statement here, you indicate -- in your statement you indicate that you would check with HUD and be guided by them on military -- on placing future construction, Federal projects. What about the old Federal projects that are already there with a new application for FHA? Will you go the same route?

MR. KUNZIG: Well, old, you mean old Federal buildings?

QUESTION: Old Federal installations are there, but new applications for FHA.

MR. KUNZIG: Well, that has nothing to do with General Services Administration. FHA has nothing to do with us.

QUESTION: New application for housing.

MR. KUNZIG: We have nothing to do with housing. We are talking about Federal buildings.

QUESTION: Appropriations of money for Federal installations that are already there, would you go the same route through HUD?

PAGE PARTIALLY ILLEGIBLE

h-r
3

CHA does not come under GSA.

(Laughter.)

MR. KUNZIG: Flat statement.

QUESTION: Mr. Romney, in determining what is slum refuge and what is not, what criteria, generally, would you use in making your determinations?

SECRETARY ROMNEY: Well, the actions taken, the facts in the situation, what has happened in cases to date.

QUESTION: Mr. Romney, under the area of non-discriminatory location, can you tell us how a project can get an "adequate" rating even though it doesn't serve to end racial concentration? What is the criteria there?

SECRETARY ROMNEY: It can't get an "adequate" rating unless it does, sir. It has to have at least an "adequate" rating in that category to even be eligible for approval. You will note the regulation. It is proposed that that be one of the requirements. It doesn't have to have a "superior" rating, but it does have to have an "adequate" rating, as defined in the regulation.

QUESTION: How does it get an "adequate" rating?

SECRETARY ROMNEY: Well, it is defined there. I would be glad to read it to you. Let me look it up for you.

If you will turn behind that first long form, instruction sheet, and look at non-discriminatory location, bottom of the first page, point 3, "A superior rating shall be

given if the proposed project (1) will be located in an area with respect to which there is no present likelihood, in the judgment of the area or insuring office director, that it will become one of minority group concentration, or (2) will be located in an area of minority concentration but is to be located in a major comprehensive development which will include a range of housing at various income levels and where experience and judgment indicate that the area will have a racially inclusive residential pattern."

Now, the second paragraph defines the "adequate" rating.

"An adequate rating shall be given (1) if the proposed project will be located in an area which is substantially racially mixed and on the basis of existing demographic trends it appears that the project will have no significant effect on the proportion of minority to non-minority families, or (2) if the proposed project will provide housing in or near an area of minority concentration in response to an overriding need which cannot otherwise feasibly be met."

"In the case of an "adequate" rating based on (2), the rating shall be accompanied by documented findings based upon relevant racial and socio-economic information supporting both the overriding need and the availability of alternate housing."

QUESTION: Mr. Romney, back to workable plan, are you saying that no community will get community development sewer-water renewal unless they are accepting and building subsidized housing?

SECRETARY ROMNEY: Unless they have a plan for such purpose and we are convinced it's a meaningful plan, that is correct.

QUESTION: Mr. Secretary, how does that differ then from forcing them to accept subsidized housing?

SECRETARY ROMNEY: They have free choice.

QUESTION: They can build their own sewerage or they can be subsidized?

SECRETARY ROMNEY: Sure; they don't have to take it. Now that's leverage, but that's not forcing. They have complete freedom to do it or not do it.

QUESTION: Mr. Secretary, I recall that the handbook that you spoke about in front of the Mundell Committee -- the old handbook -- talked about keeping communities homogeneous, and I remember your remark that it --

SECRETARY ROMNEY: You mean the old FHA Handbook? That's right.

QUESTION: I'm looking now on the 235 form, under paragraph 5, where it says, "An adequate rating shall be given if the project design is compatible with the neighborhood, and if the project will maintain or improve the quality of life."

PAGE PARTIALLY ILLEGIBLE

SECRETARY ROMNEY: What that has reference to is the character of the buildings going in there. It does not have the reference to the people going in there, but it has reference to the character of the building going in there, because what happened in past years is that, as a result of lack of good design, as a result of buildings that would be attractive in a community, it has impaired the situation in the community. And that is what that basically has reference to.

QUESTION: But would the amount of money that you put in 235 housing -- it is much less than the average suburb. I mean, the housing is not quite up to the standard.

SECRETARY ROMNEY: Go out and look at Columbia. You will see a mix of 235 and 236.

QUESTION: Columbia is a new community and I am talking about established suburbs as pertains to the 235 housing.

SECRETARY ROMNEY: I'm talking about the same thing, and there isn't any reason why the subsidized projects shouldn't be well designed and be attractive units and not detract from that standpoint. And that's what that has reference to.

QUESTION: Mr. Mitchell, I was wondering if you would elaborate on points you made earlier, that I am not sure as to your meaning.

The question was whether you were going to go into

cwr-r

1 the modus of zoning boards; and what I wanted to know was
2 whether your answer applied only to the narrow question of
3 zoning or whether it applies to the other eight cases.
4 Your answer was that we are not likely to have a
5 great many of these cases because it does take Government
6 action.
7 MR. MITCHELL: My reference was to the zoning and
8 land-use cases.
9 While I have the microphone, so that the record can
10 be straight, the Blackjack case was filed at 3:40 Daylight
11 Savings Time.
12 QUESTION: Mr. Attorney, other cases -- are they
13 all against builders, big builders and developers?
14 MR. MITCHELL: They are real estate operators of
15 different types, yes.
16 QUESTION: Mr. Mitchell, where did you file it?
17 QUESTION: Mr. Mitchell, I have a vision of the
18 distinction between economic and racial discrimination of
19 great new euphemisms coming up in racial discrimination. How
20 will you get around that?
21 A community says, "Well, we just don't want low
22 income housing, moderate incoming housing." How will you go
23 about determining whether this is actual racial discrimination?
24 MR. MITCHELL: Like I said, like we had to do in the
25 Lackawanna case, we will in the Blackjack case, prove that

ewr-1

there was racial discrimination, and that their motives were racial motives and not economic motives.

SECRETARY ROMNEY: You know, there is one thing in the President's statement that is worth noting, and that is, in more than one place, he emphasizes the importance of undertaking to deal with this need on a metropolitan basis rather than a community-by-community basis. And the reason for that is, as I discussed in Philadelphia this morning, at the Conference of Mayors, you have real cities today and then you have these central cities.

Now, the real cities today embrace all the countless local jurisdictions that constitute a metropolitan area. The central city, in most cases, is less than half of that real city.

You take the city of Chicago. That is one of the extreme examples. But there are 1,110 separate autonomous units of local government in the Chicago metropolitan area.

Now, what is indicated in the President's statement is that this need should be encouraged on a metropolitan basis and locational factors should be taken into consideration, and so on. And I think that's an important element.

QUESTION: Mr. Romney, on your memorandum on the GSA the points 4 and 5, it seems to me that you do equate economic with racial segregation. Those two points together say to me, that if you locate a building in a segregated neighborhood,

ewr-7

then the Federal officials will find low and middle cost housing for employees.

Now, could you clarify that, because that, to me, equates the two?

SECRETARY ROMNEY: Well, that is the case of GSA establishing a new facility, and it's a policy between the two departments with respect to the responsibility that we feel should exist on the part of the Government as an employer in that situation, to take into consideration the housing needs of the families that are going to be affected by the Federal personnel that is going to be affected by the shift in the location of their jobs.

Now, I am hopeful personally that this example will be picked up by other employers and recognized as a very sound thing to do.

QUESTION: You regard that as a particularly affirmative action, to give black minorities houses, on the basis of building low and middle cost housing?

SECRETARY ROMNEY: Sure, I think it's a very affirmative action on the part of an employer to do what this agreement says; and that is, with respect to an area site that if the supply of low and moderate income housing, on a nondiscriminatory basis, was found to be inadequate to meet the needs of the personnel of the agency involved, GSA and HUD will develop an affirmative action plan to assure that an adequate

ewr-r

supply of such housing will be available for the building or places to be occupied, or within a period of six months thereafter.

Now, certainly I don't know of anyone saying that an employer shouldn't be concerned about the housing of employees, and that's what the Government is indicating.

QUESTION: Does that seem to you to indicate economic or racial discrimination?

SECRETARY ROMNEY: No; it does indicate a recognition on the part of the Departments, but the housing needs of the employees should be met. And, in that respect, it is an affirmative action that deals with an economic aspect of their situation, as well as the racial aspect.

QUESTION: When do these go into effect, Mr. Secretary? When does the regulation go into effect? Why does the criteria go into effect, Mr. Romney?

SECRETARY ROMNEY: These criteria?

QUESTION: You said you would circulate it for thirty days?

SECRETARY ROMNEY: No; we will circulate them for thirty days. We will await comments, and after we get comments, then we will put them in final form, and it shouldn't be too long after the thirty-day period it will go into effect. But that is a required procedure.

Now, look, the Attorney General has got to leave,

ewr-r

and if you want to ask him one, well, shoot.

QUESTION: If I may, please, sir? You and Secretary Romney both spoke directly about present and future discrimination. The President's message gave high priority to correcting the affects of past discrimination. What action does the Administration plan to do that?

MR. MITCHELL: Well, I think the whole program is laid out here for implementation by the Department of HUD. It is designed to correct that, and as far as the Justice Department is concerned, we deal with current discrimination and address ourselves to that.

QUESTION: In the field of voting education, does the Department take a course of action to correct the affects of past discrimination with voter registration, for example. If you haven't registered Blacks before -- the President's statement talks --

MR. MITCHELL: I understand your point. Let me say, that if there exists in any type of housing, covered by the Statute, leaving out Mrs. Murphy's exception -- if any discrimination exists, whether it be old or new, past or future housing, then we are authorized, and will address ourselves to that discrimination.

QUESTION: Mr. Romney --

SECRETARY ROMNEY: We will take two more questions, then we will call it quits.

ewr-r

QUESTION: I want to make sure I understand this. If you have two communities that refuse to permit low-income housing to be built, then do I understand that if those -- if applications were to come from those communities for other projects that might be funded by HUD, such as water and sewer applications, and so on, those communities would not be eligible because they did, in effect, take an action that permitted concentrated minority pockets?

SECRETARY ROMNEY: If you will take a look at the President's statement, under Discussion of Statutory Requirements, you will find considerable development of the housing element requirement, with respect to other programs as well as just housing. And most of our other programs require housing elements, as well as the housing program. So, it would affect the availability of funds for other programs.

QUESTION: In other words, they could not get such funds having taken that action with respect to low-income housing; is that correct?

SECRETARY ROMNEY: They couldn't meet the requirements, that's correct, and, therefore, they would not be eligible, under the workable program, for urban renewal grants. They wouldn't be eligible in the case of open space and water and sewer, unless they had comprehensive planning grants for such purposes.

QUESTION: So there is a penalty attached to not

ewr-r

having low-income housing?

SECRETARY ROMNEY: Absolutely, absolutely, absolutely; and there's real leverage for the programs. And this idea that there is no leverage is not accurate. There is great leverage, because the leverage is that they can freely decide whether or not they want to qualify; but if they don't qualify, they don't get the money.

Just one more question and then we will quit.

Yes, sir?

QUESTION: Mr. Mitchell, some details on the Blackjack case. What is the name of the defendant and where was it filed?

MR. MITCHELL: City of Blackjack, and it was filed in the appropriate District Court in Missouri.

SECRETARY ROMNEY: Thank you very much. I apologize for the heat.

nd of
ape

(Whereupon, the Press Conference was concluded at 4:04 o'clock p.m.

ewr-d

CERTIFICATE OF REPORTER

I, Charles F. Madden, the Reporter, do hereby certify that the foregoing transcript was duly recorded stenographically by me, and was reduced to typewriting by me, or under my direction, and that the transcript is a true and accurate record.

Charles F. Madden
Reporter

GSA PRESS
RELEASE

News Release

UNITED STATES GOVERNMENT
GENERAL SERVICES ADMINISTRATION

Office of Information — Room 6128 — 18th and F Streets, NW. — Washington, D.C. 20405 — (202) 343-4511

FOR RELEASE
3:00 p.m., Monday, June 14, 1971

GSA #5260

Administrator of General Services, Robert L. Kunzig, today issued the following statement in announcing the execution of an agreement with the Department of Housing and Urban Development regarding housing and federal facilities:

"The Memorandum of Understanding between the Department of Housing and Urban Development and General Services Administration is intended to provide an effective, systematic arrangement for implementation of those provisions of Executive Order 11512 designed to promote the availability of low and moderate income housing on a nondiscriminatory basis.

"The Memorandum deals both specifically with adequacy of accessible housing for Federal Employees who will be working in a new facility, and generally with housing as one factor in improving social and economic conditions in the community in which the facility is to be located.

"The Memorandum provides that GSA will consult with HUD and rely upon HUD's advice and expertise in making both of these determinations. The agreement contains five basic points:

1. HUD will advise GSA on the availability of low and moderate income housing on a nondiscriminatory basis in connection with all substantial Federal construction and leasing actions.

2. HUD will participate with GSA in the investigation of prospective sites for both public buildings projects and leased space.

3. GSA will rely principally upon the advice of HUD with respect to the adequacy of low and moderate income housing on a nondiscriminatory basis in making the determinations required under Executive Order 11512.

4. In the event GSA determines a Federal facility or leased space is to be located in an area where HUD has found the availability of low and moderate income housing on a nondiscriminatory basis to be inadequate, GSA will provide HUD with a written explanation of the reasons for selection of that location.

5. GSA and HUD will develop an affirmative action plan to assure Federal personnel access to low and moderate income housing on a nondiscriminatory basis if it becomes necessary to select a site where HUD has advised that such housing is inadequate. HUD has agreed to give priority to applications for assistance under its housing programs for the housing to be provided under the action plan. Federal agencies who will occupy the space will also provide a counseling and referral service to assist personnel in obtaining housing.

"We believe this agreement represents clear, concrete progress towards the President's goal of affirmatively encouraging the creation of needed low and moderate income housing on a nondiscriminatory basis."

GSA MEMO OF
UNDERSTANDING

MEMORANDUM OF UNDERSTANDING BETWEEN THE
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT AND THE
GENERAL SERVICES ADMINISTRATION CONCERNING LOW AND MODERATE INCOME HOUSING

PURPOSE: The purpose of the Memorandum of Understanding is to provide an effective, systematic arrangement under which the Federal government, acting through HUD and GSA, will fulfill its responsibilities under law, and, as a major employer, in accordance with the concepts of good management, to assure for its employees the availability of low and moderate income housing without discrimination because of race, color, religion or national origin, and to consider the need for development and redevelopment of areas and the development of new communities and the impact on improving social and economic conditions in the area, whenever Federal government facilities locate or relocate at new sites, and to use its resources and authority to aid in the achievement of these objectives.

1. Title VIII of the Civil Rights Act of 1968 (42 USC 3601) states, in Section 801, that "It is the policy of the United States to provide, within constitutional limitations, for fair housing throughout the United States." Section 808(a) places the authority and responsibility for administering the Act in the Secretary of Housing and Urban Development. Section 808(d) requires all executive departments and agencies to administer their programs and activities relating to housing and urban development in a manner affirmatively to further the purposes of Title VIII (fair housing) and to cooperate with the Secretary to further such purposes. Section 808(e)(5) provides that the Secretary of HUD shall administer the programs and activities relating to housing and urban development in a manner affirmatively to further the policies of Title VIII.

2. Section 2 of the Housing Act of 1949 (42 USC 1441) declares the national policy of . . . "the realization as soon as feasible of the goal of a decent home and a suitable living environment for every American family. . . ." This goal was reaffirmed in the Housing and Urban Development Act of 1968 (Sections 2 and 1601; 12 USC 1701t and 42 USC 1441a).

3. By virtue of the Public Buildings Act of 1959, as amended; the Federal Property and Administrative Services Act of 1949, as amended; and Reorganization Plan No. 18 of 1950, the Administrator of General Services is given certain authority and responsibility in connection with planning, developing, and constructing Government-owned public buildings for housing Federal agencies, and for acquiring leased space for Federal agency use.

PAGE PARTIALLY ILLEGIBLE

4. Executive Order No. 11512, February 27, 1970, sets forth the policies by which the Administrator of General Services and the heads of Executive agencies will be guided in the acquisition of both federally-owned and leased office buildings and space.

5. While Executive Order No. 11512 provides that material consideration will be given to the efficient performance of the missions and programs of the Executive agencies and the nature and functions of the facilities involved, there are six other guidelines set forth, including:

   - the need for development and redevelopment of areas and the development of new communities, and the impact a selection will have on improving social and economic conditions in the area; and

   - the availability of adequate low and moderate income housing, adequate access from other areas of the urban center, and adequacy of parking.

6. General Services Administration (GSA) recognizes its responsibility, in all its determinations with respect to the construction of Federal buildings and the acquisition of leased space, to consider to the maximum possible extent the availability of low and moderate income housing without discrimination because of race, color, religion or national origin, in accordance with its duty affirmatively to further the purposes of Title VIII of the Civil Rights Act of 1968 and with the authorities referred to in paragraph 2 above, and the guidelines referred to in paragraph 5 above, and consistent with the authorities cited in paragraphs 3 and 4 above. In connection with the foregoing statement, it is recognized that all the guidelines must be considered in each case, with the ultimate decision to be made by the Administrator of General Services upon his determination that such decision will improve the management and administration of governmental activities and services, and will foster the programs and policies of the Federal Government.

7. In addition to its fair housing responsibilities, the responsibilities of HUD include assisting in the development of the nation's housing supply through programs of mortgage insurance, home ownership and rental housing assistance, rent supplements, below market interest rates, and low-rent public housing. Additional HUD program responsibilities which relate or impinge upon housing and community development include comprehensive planning assistance, metropolitan area planning coordination, new communities, relocation, urban renewal, model cities, rehabilitation loans and grants, neighborhood facilities grants, water and sewer grants, open space, public facilities loans, Operation BREAKTHROUGH, code enforcement, workable programs, and others.

8. In view of its responsibilities described in paragraphs 1 and 7 above, HUD possesses the necessary expertise to investigate, determine, and report to GSA on the availability of low and moderate income housing on a nondiscriminatory basis and to make findings as to such availability with respect to proposed locations for a federally-constructed building or leased space which would be consistent with such reports. HUD also possesses the necessary expertise to advise GSA and other Federal agencies with respect to actions which would increase the availability of low and moderate income housing on a nondiscriminatory basis, once a site has been selected for a federally-constructed building or a lease executed for space, as well as to assist in increasing the availability of such housing through its own programs such as those described in paragraph 7 above.

9. HUD and GSA agree that:

(a) GSA will pursue the achievement of low and moderate income housing objectives and fair housing objectives, in accordance with its responsibilities recognized in paragraph 6 above, in all determinations, tentative and final, with respect to the location of both federally-constructed buildings and leased buildings and space, and will make all reasonable efforts to make this policy known to all persons, organizations, agencies and others concerned with federally-owned and leased buildings and space in a manner which will aid in achieving such objectives.

(b) In view of the importance to the achievement of the objectives of this memorandum of agreement of the initial selection of a city or delineation of a general area for location of public buildings or leased space, GSA will provide the earliest possible notice to HUD of information with respect to such decisions so that HUD can carry out its responsibilities under this memorandum of agreement as effectively as possible.

(c) Government-owned Public Buildings Projects:

(1) In the planning for each new public buildings project under the Public Buildings Act of 1959, during the survey preliminary to the preparation and submission of a project development report, representatives of the regional office of GSA in which the project is proposed will consult with, and receive advice from, the regional office of HUD, and local planning and housing authorities concerning the present and planned availability of low and moderate income housing on a nondiscriminatory basis in the area where the project is to be located. Such advice

will constitute the principal basis for GSA's consideration of the availability of such housing in accordance with paragraphs 6 and 9(a). A copy of the prospectus for each project which is authorized by the Committees on Public Works of the Congress in accordance with the requirements of Section 7(a) of the Public Buildings Act of 1959, will be provided to HUD.

2. When a site investigation for an authorized public buildings project is conducted by regional representatives of GSA to identify a site on which the public building will be constructed, a representative from the regional office of HUD will participate in the site investigation for the purposes of providing a report on the availability of low and moderate income housing on a nondiscriminatory basis in the area of the investigation. Such report will constitute the principal basis for GSA's consideration of the availability of such housing in accordance with paragraphs 6 and 9(a).

(d) Major Lease Actions Having a Significant Socio-Economic Impact on a Community:

At the time GSA and the agencies who will occupy the space have tentatively delineated the general area in which the leased space must be located in order that the agencies may effectively perform their missions and programs, the regional representative of HUD will be consulted by the regional representative of GSA who is responsible for the leasing action to obtain advice from HUD concerning the availability of low and moderate income housing on a nondiscriminatory basis to the delineated area. Such advice will constitute the principal basis for GSA's consideration of the availability of such housing in accordance with paragraphs 6 and 9(a). Copies of lease-construction prospectuses approved by the Committees on Public Works of the Congress in conformity with the provisions of the Independent Offices and Department of Housing and Urban Development appropriati acts, will be provided to HUD.

(e) GSA and HUD will each issue internal operating procedures to implement this memorandum of understanding within a reasonable time after its execution. These procedures shall recognize the right of HUD, in the event of a disagreement between HUD and GSA representatives at the area or regional level, to bring such disagreement to the attention of GSA officials at headquarters in sufficient time to assure full consideration of HUD's views, prior to the making of a determination by GSA.

(f) In the event a decision is made by GSA as to the location of a federally-constructed building or leased space, and HUD has made findings, expressed in the advice given or a report made to GSA, that the availability to such location of low and moderate income housing on a nondiscriminatory basis is inadequate, the GSA shall provide the DHUD with a written explanation why the location was selected.

(g) Whenever the advice or report provided by HUD in accordance with paragraph 9(c)(1), 9(c)(2) or 9(d) with respect to an area or site indicates that the supply of low and moderate income housing on a nondiscriminatory basis is inadequate to meet the needs of the personnel of the agency involved, GSA and HUD will develop an affirmative action plan designed to insure that an adequate supply of such housing will be available before the building or space is to be occupied or within a period of six months thereafter. The plan should provide for commitments from the community involved to initiate and carry out all feasible efforts to obtain a sufficient quantity of low and moderate income housing available to the agency's personnel on a nondiscriminatory basis with adequate access to the location of the building or space. It should include commitments by the local officials having the authority to remove obstacles to the provision of such housing, when such obstacles exist, and to take effective steps to assure its provision. The plan should also set forth the steps proposed by the agency to develop and implement a counseling and referral service to seek out and assist its personnel to obtain such housing. As part of any plan during, as well as after its development, HUD agrees to give priority consideration to applications for assistance under its housing programs for the housing proposed to be provided in accordance with the plan.

10. This memorandum will be reviewed at the end of one year, and modified to incorporate any provision necessary to improve its effectiveness in light of actual experience.

Secretary, Department of Housing and Urban Development

Dated: June 11, 1971

Robert L. Kunzig

Administrator, General Services Administration

Dated: June 11, 1971

Proposed Rule Making

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[24 CFR Part 8]

[Docket No. R-71-111]

EQUAL EMPLOYMENT OPPORTUNITY UNDER HUD CONTRACTS AND HUD ASSISTED CONSTRUCTION CONTRACTS

Notice of Proposed Rule Making

The Department of Housing and Urban Development is considering amending Title 24 of the Code of Federal Regulations to include a new Part 8 entitled "Equal Employment Opportunity under HUD Contracts and HUD Assisted Construction Contracts." The proposed amendment, issued pursuant to 41 CFR 60-1.6(c) and Executive Order No. 11246, Equal Employment Opportunity, 31 F.R. 12319, establishes procedures for HUD administration of the equal employment opportunity policy in cases where HUD funds are involved.

Generally, under the proposed regulations, HUD would adopt the applicable provisions of 41 CFR Part 60-1 promulgated by the Department of Labor. However, in addition, § 8.25 *Award of contracts* sets forth specific steps to be followed by HUD with respect to the award of construction contracts in excess of $100,000, and nonconstruction contracts in excess of $50,000. Also, § 8.35 requires the filing of written affirmative action compliance programs in connection with construction contracts of $1 million or more. Section 8.100 sets the effective date as 60 days after publication in the FEDERAL REGISTER, applicable to all contracts which have not been executed as of that date.

Accordingly, interested persons are invited to participate in the making of the proposed rule by submitting written data, views, or statements with regard to the proposed regulations. Communications should identify the proposed rule by the above docket number and should be filed in triplicate with the Assistant Secretary for Equal Opportunity, Department of Housing and Urban Development, Washington, D.C. 20410, not later than July 16, 1971. All relevant material will be considered before adoption of a final rule. Copies of comments submitted will be available for examination during business hours, both before and after the specified closing date, at the above address.

The proposed rule is issued pursuant to section 7(d) of the Department of Housing and Urban Development Act, 42 U.S.C. 3535(d).

The proposed Part 8 reads as follows:

PART 8—EQUAL EMPLOYMENT OPPORTUNITY UNDER HUD CONTRACTS AND HUD ASSISTED CONSTRUCTION CONTRACTS

Sec.
8.1 Purpose.
8.5 Definitions.
8.10 Responsibilities.
8.15 Equal opportunity clause.
8.20 Exemptions.
8.25 Award of contracts.
8.30 Affirmative action compliance programs—nonconstruction contracts.
8.35 Affirmative action compliance programs—construction contracts.
8.40 Pre-bid requirements and conferences.
8.45 Participation in areawide equal employment opportunity program.
8.50 Reports and other required information.
8.55 Compliance reviews.
8.60 Complaint procedure.
8.65 Hearings and sanctions.
8.70 Intimidation and interference.
8.75 Segregated facilities certificate.
8.80 Solicitations or advertisements for employees.
8.85 Access to records of employment.
8.90 Notices to be posted.
8.95 Program directives and instructions.
8.100 Effective date.

AUTHORITY: The provisions of this Part 8 issued under sec. 201, Executive Order 11246 30 F.R. 12319; and 41 CFR 60-1.6(c).

§ 8.1 Purpose.

This part prescribes standards and procedures for the Department of Housing and Urban Development in the implementation of its responsibilities as a compliance agency under Executive Order 11246; the rules and regulations of the Secretary of Labor, codified in 41 CFR Part 60, prescribed thereunder; and other rules, orders, instructions, designations, and directives issued by the Office of Federal Contract Compliance, Department of Labor.

§ 8.5 Definitions.

(a) "Administering agency" means any department, agency, and establishment in the Executive Branch of the Government, including any wholly owned Government corporation, which administers a program involving federally assisted construction contracts.

(b) "Agency" means any contracting or any administering agency of the Government.

(c) "Applicant" means an applicant for Federal assistance from the Department involving a construction contract, or other participant in a program involving a construction contract as determined by the Department. The term also includes such persons after they became recipients of such Federal assistance.

(d) "Compliance Agency" means the agency designated by the Director on a geographical, industry, or other basis to conduct compliance reviews and to undertake such other responsibilities in connection with the administration of the order as the Director may determine to be appropriate. In the absence of such a designation, the Compliance Agency will be determined as follows:

(1) In the case of a prime contractor not involved in construction work, the Compliance Agency will be the agency whose contracts with the prime contractor have the largest aggregate dollar value;

(2) In the case of a subcontractor not involved in construction work, the Compliance Agency will be the Compliance Agency of the prime contractor with which the subcontractor has the largest aggregate value of subcontracts or purchase orders for the performance of work under contracts;

(3) In the case of a prime contractor or subcontractor involved in construction work, the Compliance Agency for each construction project will be the agency providing the largest dollar value for the construction projects; and

(4) In the case of a contractor who is both a prime contractor and subcontractor, the Compliance Agency will be

determined as if such contractor is a prime contractor only.

(e) "Construction work" means the construction, rehabilitation, alteration, conversion, extension, demolition or repair of buildings, highways, or other changes or improvements to real property, including facilities providing utility services. The term also includes the supervision, inspection, and other onsite functions incidental to the actual construction.

(f) "Contract" means any Government contract or any federally assisted construction contract.

(g) "Contractor" means, unless otherwise indicated, a prime contractor or subcontractor.

(h) "Department" means the Department of Housing and Urban Development.

(i) "Director" means the Director, Office of Federal Contract Compliance, U.S. Department of Labor, or any person to whom he delegates authority under the regulations of the Secretary of Labor.

(j) "Equal opportunity clause" means the contract provisions set forth in § 8.15 (a) or (b), as appropriate.

(k) "Facilities" as used in § 8.75, includes, but is not limited to waiting rooms, work areas, restaurants and other eating areas, time clocks, restrooms, wash rooms, locker rooms and other storage or dressing areas, parking lots, drinking fountains, recreation or entertainment areas, transportation, and housing facilities provided for employees.

(l) "Federally assisted construction contract" means any agreement or modification thereof between any applicant and any person for construction work which is paid for in whole or in part with funds obtained from the Government or borrowed on the credit of the Government pursuant to any Federal program involving a grant, contract loan, insurance, or guarantee, or undertaken pursuant to any Federal program involving such grant, contract, loan, insurance, or guarantee, or any application or modification thereof approved by the Department for a grant, contract, loan, insurance, or guarantee under which the applicant itself participates in the construction work.

(m) "Government" means the Government of the United States of America.

(n) "Government contract" means any agreement or modification thereof between any contracting agency and any person for the furnishing of supplies or services or for the use of real or personal property, including lease arrangements. Services, as used in this section includes, but is not limited to, the following services: Utility, construction, transportation, research, insurance, and fund depository. Government contract does not include (1) agreements in which the parties stand in the relationship or employer and employee, and (2) federally assisted construction contracts.

(o) "Hearing officer" means the individual or board of individuals designated to conduct hearings.

(p) "Modification" means any alteration in the terms and conditions of a contract, including supplemental agreements, amendments, and extensions.

(q) "Order" means Parts II, III, and IV of Executive Order 11246, dated September 24, 1965 (30 F.R. 12319), as amended by Executive Order 11375 dated October 13, 1967 (32 F.R. 14303), and any Executive Order amending or superseding such orders.

(r) "Person" means any natural person, corporation, partnership, unincorporated association, State or local government, and any agency, instrumentality, or subdivision of such a government.

(s) "Prime contractor" means any person holding a contract, and for the purposes of Subpart B (General Enforcement, Compliance Review, and Complaint Procedure) of the "rules and regulations", any person who has held a contract subject to the order.

(t) "Recruiting and training agency" means any person who refers workers to any contractor or subcontractor, or who provides or supervises apprenticeship or training for employment by any contractor or subcontractor.

(u) "Rules, regulations, and relevant orders" of the Secretary of Labor used in paragraph (4) of the equal opportunity clause means rules, regulations, and relevant orders of the Secretary of Labor or his designee issued pursuant to the order.

(v) "Secretary" means the Secretary of Housing and Urban Development.

(w) "Site of construction" means the general physical location of any building, highway, or other change or improvement to real property which is undergoing construction, rehabilitation, alteration, conversion, extension, demolition, or repair and any temporary location or facility at which a contractor, subcontractor, or other participating party meets a demand or performs a function relating to the contract or subcontract.

(x) "Subcontract" means any agreement or arrangement between a contractor and any person (in which the parties do not stand in the relationship of an employer and an employee):

(1) For the furnishing of supplies or services or for the use of real or personal property, including lease arrangements, which, in whole or in part, is necessary to the performance of any one or more contracts; or

(2) Under which any portion of the contractor's obligation under any one or more contracts is performed, undertaken or assumed.

(y) "Subcontractor" means any person holding a subcontract and, for the purposes of Subpart B (General Enforcement; Compliance Review, and Complaint Procedure) of the "rules and regulations," any person who has held a subcontract subject to the order. The term "First-tier subcontractor" refers to a subcontractor holding a subcontract with a prime contractor.

(z) "United States" as used herein shall include the several States, the District of Columbia, the Commonwealth of Puerto Rico, the Panama Canal Zone, and the possessions of the United States.

§ 8.10 Responsibilities.

(a) *General.* The Department of Housing and Urban Development is responsible for: (1) Implementing the requirements of the order, the "rules and regulations," OFCC directives and all other rules, regulations, and orders issued pursuant thereto, and (2) obtaining the compliance of all contractors for which the Department is the Compliance Agency.

(b) *Contract Compliance Officer (CCO).* The Assistant Secretary for Equal Opportunity has been designated the Contract Compliance Officer (CCO) for the Department by the Secretary (35 F.R. 7138, May 6, 1970), and is responsible for developing and administering the Department's program under the order.

(c) *General Deputy Contract Compliance Officer (GDCCO).* The Deputy Assistant Secretary for Equal Opportunity has been designated the General Deputy Contract Compliance Officer (GDCCO) for the Department by the Secretary (35 F.R. 7138, May 6, 1970), to assist the Contract Compliance Officer in the performance of his duties. He is authorized to exercise the authority delegated to the Contract Compliance Officer.

(d) *Deputy Contract Compliance Officer (DCCO).* Each Assistant Regional Administrator for Equal Opportunity has been designated by the Contract Compliance Officer as Deputy Contract Compliance Officer (DCCO) for the Region in which he serves. Deputy Contract Compliance Officers are responsible for field administration of programs of contract compliance in conformity with directives and guidelines promulgated by the Contract Compliance Officer.

(e) *Heads of Program Areas.* Assistant Secretaries of the Department who are authorized to extend Federal financial assistance which involves construction work shall be responsible for effectuating the Order, "rules and regulations," OFCC directives, this Part 8, directives of the Department and all other rules, regulations, and orders issued pursuant thereto as they relate to construction contracts financially assisted by the Department.

§ 8.15 Equal opportunity clause.

(a) *Government contracts.* Except as otherwise provided, the following equal opportunity clause contained in section 202 of the Order shall be included in each Government contract entered into by the Department (and modification thereof if not included in the original contract):

During the performance of this contract, the contractor agrees as follows:

(1) The contractor will not discriminate against any employee or applicant for employment because of race, color, religion, sex, or national origin. The contractor will take affirmative action to ensure that applicants are employed, and that employees are treated

during employment, without regard to their race, color, religion, sex, or national origin. Such action shall include, but not be limited to, the following: Employment, upgrading, demotion, or transfer, recruitment or recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship. The contractor agrees to post in conspicuous places, available to employees and applicants for employment, notices to be provided by the contracting officer setting forth the provisions of this nondiscrimination clause.

(2) The contractor will, in all solicitations or advertisements for employees placed by or on behalf of the contractor, state that all qualified applicants will receive consideration for employment without regard to race, color, religion, sex, or national origin.

(3) The contractor will send to each labor union or repesentative of workers with which he has a collective bargaining agreement or other contract or understanding, a notice to be provided by the Department's contracting officer, advising the labor union or workers' representative of the contractor's commitments under section 202 of Executive Order 11246 of September 24, 1965, and shall post copies of the notice in conspicuous places available to employees and applicants for employment.

(4) The contractor will comply with all provisions of Executive Order 11246 of September 24, 1965, and of the rules, regulations, and relevant orders of the Secretary of Labor.

(5) The contractor will furnish all information and reports required by Executive Order 11246 of September 24, 1965, and by the rules, regulations, and orders of the Secretary of Labor, or pursuant thereto, and will permit access to his books, records, and accounts by the Department and the Secretary of Labor for purposes of investigation to ascertain compliance with such rules, regulations, and orders.

(6) In the event of the contractor's noncompliance with the nondiscrimination clauses of this contract or with any of such rules, regulations, or orders, this contract may be canceled, terminated or suspended in whole or in part and the contractor may be declared ineligible for further Government contracts in accordance with procedures authorized in Executive Order 11246 of September 24, 1965, and such other sanctions may be imposed and remedies invoked as provided in Executive Order 11246 of September 25, 1965, or by rule, regulation, or order of the Secretary of Labor, or as otherwise provided by law.

(7) The contractor will include the provisions of paragraphs (1) through (7) in every subcontract or purchase order unless exempted by rules, regulations, or orders of the Secretary of Labor issued pursuant to section 204 of Executive Order 11246 of September 24, 1965, so that such provisions will be binding upon each subcontractor or vendor. The contractor will take such action with respect to any subcontract or purchase order as the Department may direct as a means of enforcing such provisions including sanctions for noncompliance: *Provided, however,* That in the event the contractor becomes involved in, or is threatened with, litigation with a subcontractor or vendor as a result of such direction by the Department, the contractor may request the United States to enter into such litigation to protect the interests of the United States.

(b) *Federally assisted construction contracts.* Except as otherwise provided, the following language shall be included as a condition of any grant, contract, loan, insurance, or guarantee involving federally assisted construction which is not exempt from the requirements of the equal opportunity clause:

The applicant hereby agrees that it will incorporate or cause to be incorporated into any contract for construction work or modification thereof, as defined in the regulations of the Secretary of Labor at 41 CFR Chapter 60, which is paid for in whole or in part with funds obtained from the Federal Government or borrowed on the credit of the Federal Government pursuant to a grant, contract, loan, insurance, or guarantee, or undertaken pursuant to any Federal program involving such grant, contract, loan, insurance, or guarantee, the following equal opportunity clause:

During the performance of this contract, the contractor agrees as follows:

(1) The contractor will not discriminate against any employee or applicant for employment because of race, color, religion, sex, or national origin. The contractor will take affirmative action to ensure that applicants are employed, and that employees are treated during employment, without regard to their race, color, religion, sex, or national origin. Such action shall include, but not be limited to the following: Employment, upgrading, demotion, or transfer; recruitment or recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship. The contractor agrees to post in conspicuous places, available to employees and applicants for employment, notices to be provided setting forth the provisions of this nondiscrimination clause.

(2) The contractor will, in all solicitations or advertisements for employees placed by or on behalf of the contractor, state that all qualified applicants will receive consideration for employment without regard to race, color, religion, sex, or national origin.

(3) The contractor will send to each labor union or representative of workers with which he has a collective bargaining agreement or other contract or understanding, a notice to be provided advising the said labor union or workers' representatives of the contractor's commitment under this section, and shall post copies of the notice in conspicuous places available to employees and applicants for employment.

(4) The contractor will comply with all provisions of Executive Order 11246 of September 24, 1965, and of the rules, regulations, and relevant orders of the Secretary of Labor.

(5) The contractor will furnish all information and reports required by Executive Order 11246 of September 24, 1965, and by rules, regulations and orders of the Secretary of Labor, or pursuant thereto, and will permit access to his books, records, and accounts by the Department and the Secretary of Labor for purposes of investigation to ascertain compliance with such rules, regulations, and orders.

(6) In the event of the contractor's noncompliance with the nondiscrimination clauses of this contract or with any of the said rules, regulations, or orders, this contract may be cancelled, terminated, or suspended in whole or in part and the contractor may be declared ineligible for further Government contracts or federally assisted construction contracts in accordance with procedures authorized in Executive Order 11246 of September 24, 1965, or by rule, regulation, or order of the Secretary of Labor, or as otherwise provided by law.

(7) The contractor will include the portion of the sentence immediately preceding paragraph (1) and the provisions of paragraphs (1) through (7) in every subcontract or purchase order unless exempted by rules, regulations, or orders of the Secretary of Labor issued pursuant to section 204 of Executive Order 11246 of September 24, 1965, so that such provisions will be binding upon each subcontractor or vendor. The contractor will take such action with respect to any subcontract or purchase order as the Department may direct as a means of enforcing such provisions, including sanctions for noncompliance: *Provided, however,* That in the event a contractor becomes involved in, or is threatened with, litigation with a subcontractor or vendor as a result of such direction by the Department, the contractor may request the United States to enter into such litigation to protect the interest of the United States.

The applicant further agrees that it will be bound by the above equal opportunity clause with respect to its own employment practices when it participates in federally assisted construction work: *Provided,* That if the applicant so participating is a State or local government, the above equal opportunity clause is not applicable to any agency, instrumentality or subdivision of such government which does not participate in work on or under the contract.

The applicant agrees that it will assist and cooperate actively with the Department and the Secretary of Labor in obtaining the compliance of contractors and subcontractors with the equal opportunity clause and the rules, regulations, and relevant orders of the Secretary of Labor; that it will furnish the Department and the Secretary of Labor such information as they may require for the supervision of such compliance; and that it will otherwise assist the Department in the discharge of its primary responsibility for securing compliance.

The applicant further agrees that it will refrain from entering into any contract or contract modification subject to Executive Order 11246 of September 24, 1965, with a contractor debarred from, or who has not demonstrated eligibility for, Government contracts and federally assisted construction contracts pursuant to the Executive order and will carry out such sanctions and penalties for violation of the equal opportunity clause as may be imposed upon contractors and subcontractors by the Department or the Secretary of Labor pursuant to Part II, Subpart D of the Executive order. In addition, the applicant agrees that if it fails or refuses to comply with these undertakings, the Department may take any or all of the following actions: Cancel, terminate, or suspend in whole or in part this grant (contract, loan, insurance, guarantee); refrain from extending any further assistance to the applicant under the program with respect to which the failure or refusal occurred until satisfactory assurance of future compliance has been received from such applicant; and refer the case to the Department of Justice for appropriate legal proceedings.

(c) *Subcontracts.* Each nonexempt prime contractor or subcontractor shall include the equal opportunity clause in each of its nonexempt subcontracts.

(d) *Incorporation by reference.* The equal opportunity clause may be incorporated by reference in Government bills of lading, transportation requests, contracts for deposit of Government funds, contracts for issuing and paying U.S. savings bonds and notes, contracts and subcontracts less than $50,000 and such other contracts as the Director may designate.

(e) *Incorporation by operation of the order and departmental regulations.* By operation of the order, the equal opportunity clause shall be considered to be a part of every contract and subcontract required by the order, the "rules and regulations" and these regulations to include such a clause whether or not it is physically incorporated in such contracts. The clause is applicable to every nonexempt contract where there is no written contract between the Department and the contractor.

(f) *Adaptation of language.* Such necessary changes in language may be made in the equal opportunity clauses as shall be appropriate to identify properly the parties and their undertakings.

§ 8.20 Exemptions.

(a) *General*—(1) *Transactions of $10,000 or under.* Contracts and subcontracts not exceeding $10,000, other than Government bills of lading, are exempt from the requirements of the equal opportunity clause. In determining the applicability of this exemption to any federally assisted construction contract, or subcontract thereunder, the amount of such contract or subcontract rather than the amount of the Federal financial assistance shall govern. The Department, applicants, contractors, and subcontractors shall not procure supplies or services in less than usual quantities to avoid applicability of the equal opportunity clause.

(2) *Contracts and subcontracts for indefinite quantities.* With respect to contracts and subcontracts for indefinite quantities (including, but not limited to, open-end contracts, requirement-type contracts, Federal Supply Schedule contracts, "call-type" contracts, and purchase notice agreements), the equal opportunity clause shall be included unless the purchaser has reason to believe that the amount to be ordered in any year under such contract will not exceed $10,000. The applicability of the equal opportunity clause shall be determined by the purchaser at the time of award for the first year, and annually thereafter for succeeding years, if any. Notwithstanding the above, the equal opportunity clause shall be applied to such contract whenever the amount of a single order exceeds $10,000. Once the equal opportunity clause is determined to be applicable, the contract shall continue to be subject to such clause for its duration, regardless of the amounts ordered, or reasonably expected to be ordered in any year.

(3) *Work outside the United States.* Contracts and subcontracts are exempt from the requirements of the equal opportunity clause with regard to work performed outside the United States by employees who were not recruited within the United States.

(4) *Contracts with State or local governments.* The requirements of the equal opportunity clause in any contract or subcontract with a State or local government (or any agency, instrumentality or subdivision thereof) shall not be applicable to any agency, instrumentality or subdivision of such government which does not participate in work on or under the contract or subcontract. In addition, State and local governments are exempt from the requirements of filing the annual compliance report provided for by § 8.50 and maintaining a written affirmative action compliance program prescribed in §§ 8.30 and 8.35.

(b) *Specific contracts and facilities not connected with contracts.* The equal opportunity clause will not be required to be included in any contract or subcontract exempted by the Director under the provisions of 41 CFR 60–1.5(b) (1) or (2) provided such exemption has not been withdrawn under the provisions of 41 CFR 60–1.5(d).

(c) *National security.* Any requirement set forth in the regulations in this part shall not apply to any contract or subcontract whenever the Secretary determines that such contract or subcontract is essential to the national security and that its award without complying with such requirement is necessary to the national security. Upon making such a determination, the Secretary will notify the Director in writing within 30 days.

§ 8.25 Award of contracts.

(a) All Contracting Officers and all officers who approve applications for Federal financial assistance involving a construction contract, shall prior to approval follow either of the procedures in subparagraphs (1) or (2) of this paragraph:

(1) Notify the Contract Compliance Officer or appropriate Deputy as soon as practicable of the impending award of each nonexempt construction contract in excess of $100,000, the name and address of the prime contractor, anticipated time of performance, name and address of each known subcontractor and whether the prime contractor and known subcontractors have:

(i) Participated in any previous contract subject to the equal opportunity clause, and

(ii) Filed with the Joint Reporting Committee, the Director, an agency, or the Equal Employment Opportunity Commission all reports due under the applicable filing requirements.

(2) Consult a list (supplied by the Contract Compliance Officer) of contractors who have previously been found to be in noncompliance with equal opportunity requirements. In the event of an impending award to any contractor on such list, the Contract Compliance Officer or appropriate Deputy shall be advised and the procedures of paragraph (b), (c), and (d) of this section shall be followed.

(b) The Contract Compliance Officer or appropriate Deputy shall review the available information relative to the prospective prime contractor's equal opportunity compliance status and notify the Contracting Officer or Approving Officer of any deficiencies found to exist. A copy of such report shall be forwarded to the Director.

(c) Contracting Officers or Approving Officers shall: (1) Notify the bidder, offeror, or applicant of any deficiencies found to exists by the Contract Compliance Officer or appropriate Deputy, and (2) direct any bidder, offeror, or applicant so notified to negotiate with the Contract Compliance Officer and to take such actions as the Contract Compliance Officer may require.

(d) The award of any such contract shall be conditioned upon the Contract Compliance Officer's notification to the Contracting Officer or Approving Officer that the bidder, offeror, or applicant has taken action or has agreed to take action satisfactory to the Contract Compliance Officer, appropriate Deputy, or the head of the agency as provided in § 8.55(a). Any such agreement to take action shall be stated in the contract, if the Contract Compliance Officer so requires.

(e) In the case of nonconstruction contracts, all Contracting Officers shall:

(1) Notify the Contract Compliance Officer as soon as practicable of the impending award of each nonexempt, nonconstruction Government contract in excess of $50,000, the name and address of the prime contractor, anticipated time of performance, name and address of each known subcontractor and whether the prime contractor and known subcontractors have:

(i) Participated in any previous contract or subcontract subject to the equal opportunity clause;

(ii) Filed with the Joint Reporting Committee, the Director, an agency, or the Equal Employment Opportunity Commission all reports due under the applicable filing requirements; and

(iii) Developed and have on file at each establishment affirmative action programs pursuant to Part 60–2 of the "rules and regulations."

(2) The Contract Compliance Officer shall notify the Compliance Agency (designated pursuant to the Director's Order No. 1 and 41 CFR 60–1.3(d)) of the impending award of each contract covered by subparagraph (1) of this paragraph. Based upon the information furnished by the Compliance Agency, the Contract Compliance Officer shall advise the Contracting Officer to take such action with respect to the impending award as may be appropriate pursuant to the rules, regulations, and relevant orders of the Secretary of Labor and this Part 8.

(f) The invitation for bids for each formally advertised nonconstruction contract, shall include a notice, and Department officials shall state at the outset of negotiations for each negotiated contract, that if the award, when let, should exceed the amount of $1 million, the prospective contractor and his known first-tier subcontractors with subcontracts of $1 million or more will be subject to a compliance review before the award of the contract. No such contract shall be awarded unless a preaward compliance review of the prospective contractor and his known first-tier $1 million subcontractors has been conducted by the Compliance Agency within 12 months prior to the award. If an agency other than the Department is the Compliance Agency, the Department will

notify the Compliance Agency and request appropriate action and findings in accordance with this paragraph. In order to qualify for the award of a contract, a contractor and such first-tier subcontractors must be found to be in compliance pursuant to Part 60–2 of the "rules and regulations."

(g) A preaward compliance review may be conducted prior to award of contracts in any case where the CCO has reasonable grounds, based on a complaint, the Department's own investigation, or otherwise, to believe that the contractor or subcontractor is unable or unwilling to comply with the requirements of the equal opportunity clause. (Such reviews are in addition to those required pursuant to paragraph (f) of this section.)

§ 8.30 Affirmative action compliance programs—nonconstruction contracts.

Order No. 4 (41 CFR Part 60–2), issued by the Secretary of Labor, sets forth requirements for the development of affirmative action compliance programs for nonconstruction contractors.

§ 8.35 Affirmative action compliance programs—construction contracts.

(a) *Requirements of programs.* The Department or the applicant shall require each Federal or federally assisted construction prime contractor on projects costing $1 million or more, regardless of the number of employees, and each Federal or federally assisted construction prime contractor and subcontractor shall require each subcontractor on projects costing $1 million or more with a subcontract of $100,000 or more, regardless of the number of employees, to develop a written affirmative action compliance program.

(b) *Purposes.* The purposes of the written affirmative action program are:

(1) To identify areas of employment, employment policies and practices which require action by the contractor or subcontractor to assure equal employment opportunity to all employees and applicants for employment without regard to race, color, religion, sex, or national origin;

(2) To analyze these areas, policies, and practices to determine what actions by the contractor or subcontractor will be most effective in assuring equal opportunity; and

(3) To establish a plan to achieve employment opportunity through those actions identified as potentially most effective.

§ 8.40 Prebid requirements and conferences.

(a) In any area or for any class of contracts designated by the Director, or by the CCO, no bid invitations will be issued for any Federal or federally assisted construction contract unless such bid invitation contains definite minimum standards for affirmative action and a statement that contractors and subcontractors must meet such minimum standards to be eligible for award.

(b) Whenever the submission of a written affirmative action program is required before the award of a contract, definite minimum standards for such program shall be incorporated in the bid invitations or requests for proposal issued in connection with such contracts.

(c) When the Director or CCO so requires, a prebid conference will be held in which the minimum standards for affirmative action will be explained to those in attendance. All known prospective bidders will be notified of the date, time, and place of the prebid conference.

(d) Bids which fail to meet the standards prescribed shall be deemed nonresponsive and will not be considered for award.

§ 8.45 Participation in areawide equal employment opportunity programs.

Any contractor who is a participant in, or is a member of an organization or association which participates in, an areawide equal employment opportunity program which is approved by the Department and the Office of Federal Contract Compliance for the purpose of effectuating the goals of Executive Order 11246, may be deemed to be in compliance with the order by virtue of such participation and shall be exempt from the requirement of developing and maintaining a written affirmative action program, unless required to do so under the areawide equal employment opportunity program.

§ 8.50 Reports and other required information.

(a) *Requirements for prime contractors and subcontractors.* (1) Each prime contractor shall file, and each prime contractor and subcontractor shall cause its subcontractors to file annually, on or before the 31st day of March, complete and accurate reports on Standard Form 100 (EEO–1) promulgated jointly by the Office of Federal Contract Compliance, the Equal Employment Opportunity Commission and Plans for Progress or such form as may hereafter be promulgated in its place if such prime contractor or subcontractor (i) is not exempt from the provisions of the "rules and regulations" in accordance with 41 CFR 60–1.5; (ii) has 100 or more employees; (iii) is a prime contractor or first-tier subcontractor; and (iv) has a nonexempt contract, subcontract or purchase order, serves as a depository of Government funds, or is a financial institution which is an issuing and paying agent for U.S. savings bonds and savings notes: *Provided,* That any subcontractor below the first tier which performs construction work shall be required to file such a report if it meets requirements of subdivisions (i), (ii), and (iv) of this subparagraph.

(2) Each person required by subparagraph (1) of this paragraph to submit reports shall file such a report with the Department within 30 days after the award to him of a contract or subcontract, unless such person has submitted such a report within 12 months preceding the date of the award. Subsequent reports shall be submitted annually in accordance with subparagraph (1) of this paragraph, or at such other intervals as the CCO or the Director may require. The Department, with the approval of the Director, may extend the time for filing any report.

(3) The Director, the CCO, or the applicant, on his own motion, may require a prime contractor or subcontractor to keep employment or other records and to furnish, in the form requested, within reasonable limits, such information as the Director, CCO or the applicant deems necessary for the administration of the order.

(4) Failure to file timely, complete and accurate reports as required constitutes noncompliance with the prime contractor's or subcontractor's obligations under the equal opportunity clause and is grounds for the imposition by the Department, the Director, an applicant, prime contractor or subcontractor, of any sanctions as authorized by the order and the "rules and regulations." Any such failure shall be reported in writing to the Director by the CCO as soon as practicable after it occurs.

(b) *Requirements for bidders or prospective contractors*—(1) *Previous reports.* Each bidder or prospective prime contractor and proposed subcontractor, where appropriate, shall state in the bid or in writing at the outset of negotiations for the contract: (i) Whether it has developed and has on file at each establishment affirmative action programs pursuant to 41 CFR Part 60–2; (ii) whether it has participated in any previous contract or subcontract subject to the equal opportunity clause and (iii) if so, whether it has filed with the Joint Reporting Committee, the Director, an agency, or the Equal Employment Opportunity Commission all reports due under the applicable filing requirements.

(2) *Additional information.* A bidder or prospective prime contractor or proposed subcontractor shall be required to submit such information as the CCO, the Deputy CCO, or the Director requests prior to the award of the contract or subcontract. When a determination has been made to award the contract or subcontract to a specific contractor, such contractor shall be required, prior to award, or after the award, or both, to furnish such other information as the Department, the applicant, or the Director requests.

(c) *Use of reports.* Reports filed pursuant to this section shall be used only in connection with the administration of the order and the Civil Rights Act of 1964, or in furtherance of the purposes of the order and said Act.

§ 8.55 Compliance reviews.

(a) *General.* The purpose of a compliance review is to determine if the prime contractor or subcontractor maintains nondiscriminatory hiring and employment practices and is taking affirmative action to ensure that applicants are employed and that employees are placed,

trained, upgraded, promoted, and otherwise treated during employment without regard to race, color, religion, sex, or national origin. It shall consist of a comprehensive analysis and evaluation of each aspect of the aforementioned practices, policies, and conditions resulting therefrom. Where necessary, recommendations for appropriate sanctions shall be made. Where deficiencies are found to exist, reasonable efforts shall be made to secure compliance through conciliation and persuasion. Before the contractor can be found to be in compliance with the order, it must make a specific commitment, in writing, to correct any such deficiencies. The commitment must include the precise action to be taken and dates for completion. The time period allotted shall be no longer than the minimum period necessary to effect such changes. Upon approval of the Contract Compliance Officer, the appropriate Deputy, or the Secretary of such commitment, the contractor may be considered in compliance, on condition that the commitments are faithfully kept. The contractor shall be notified that making such commitments does not preclude future determinations of noncompliance based on a finding that the commitments are not sufficient to achieve compliance.

(b) *Regular compliance reviews.* Each Deputy Contract Compliance Officer shall institute a program of regular compliance reviews of those contractors and subcontractors for which he is assigned responsibility.

(c) *Special compliance review.* The special compliance review of bidders, applicants, offerors, contractors, or subcontractors will be conducted at the request of the CCO or the Director, OFCC to determine compliance or ability to comply with the order, the "rules and regulations," these rules and regulations and directives issued pursuant thereto.

(d) *Reports*—(1) *Special compliance review reports.* A special compliance review report shall be provided to the CCO or the Director, OFCC, as directed.

(2) *Regular compliance review reports.* A report of each compliance review shall be forwarded to the CCO within 30 days after the regular review is conducted unless otherwise provided.

(3) *Preaward compliance review report.* A written report of every preaward compliance review required by the "rules and regulations," or otherwise required by the Director including findings, will be forwarded to the Director by the CCO within 10 days after the award for a postaward review.

(4) *Additional reports.* A written report of every other compliance review or any other matter processed by the Department involving an apparent violation of the equal opportunity clause shall be submitted to the Director. Such report shall contain a brief summary of the findings, including a statement of conclusions regarding the contractor's compliance or noncompliance with the requirements of the order, and a statement of the disposition of the case, including any corrective action taken or recommended and any sanctions or penalties imposed or recommended.

§ 8.60 Complaint procedure.

(a) *Who may file complaints.* Any employee of any contractor or applicant for employment with such contractor may, by himself or by an authorized representative, file in writing a complaint of alleged discrimination in violation of the equal opportunity clause. Such complaint is to be filed not later than 180 days from the date of the alleged discrimination, unless the time for filing is extended by the CCO or the Director upon good cause shown.

(b) *Where to file.* Complaints may be filed with the Director of OFCC or at any HUD Regional or Area Office, FHA Insuring Office or with the CCO. Any HUD employee receiving a complaint shall forward the complaint directly to the CCO or his designee. The CCO shall transmit a copy of the complaint to the Director within 10 days after the receipt thereof.

(c) *Contents of complaint.* (1) The complaint should include the name, address, and telephone number of the complainant, the name and address of the prime contractor or subcontractor committing the alleged discrimination, a description of the acts considered to be discriminatory, and any other pertinent information which will assist in the investigation and resolution of the complaint. The complaint shall be signed by the complainant or his authorized representative.

(2) Where a complaint contains incomplete information, the CCO shall seek promptly the needed information from the complainant. In the event such information is not furnished to the CCO within 60 days of the date of such request, the case may be closed.

(d) *Investigations.* For each complaint filed against a prime contractor or subcontractor for which HUD is the Compliance Agency, the CCO shall institute a prompt investigation and shall be responsible for developing a complete case record. A complete case record consists of the name and address of each person interviewed, and a summary of his statement, copies or summaries of pertinent documents, and a narrative summary of the evidence disclosed in the investigation as it relates to each violation revealed. When a complaint is filed against a prime contractor or subcontractor for which the Department is not the compliance agency, the CCO shall transmit the complaint to the Director for disposition.

(e) *Resolution of complaints.* (1) If the complaint investigation by the CCO shows no violation of the equal opportunity clause, he shall so inform the Director. The Director may request further investigation by the CCO.

(2) If any complaint investigation or compliance review indicates a violation of the equal opportunity clause, the matter should be resolved by informal means whenever possible. Such informal means may include the holding of a compliance conference. Each prime contractor and subcontractor shall be advised that the resolution is subject to review by the Director, and may be disapproved if he determines that such resolution is not sufficient to achieve compliance.

(3) Where any complaint investigation or compliance review indicates a violation of the equal opportunity clause and the matter has not been resolved by informal means, the CCO with the approval of the Director shall afford the contractor an opportunity for a hearing. If the final decision reached in accordance with the provisions of § 60–1.26 of the "rules and regulations" is that a violation of the equal opportunity clause has taken place, the CCO with the approval of the Director, may cause the cancellation, termination, or suspension of any contract or subcontract, cause a contractor to be debarred from further contracts or subcontracts, or may impose such other sanctions as are authorized by the order.

(4) When a prime contractor or subcontractor, without a hearing, shall have complied with the recommendations or orders of the CCO or the Director and believes such recommendations or orders to be erroneous, he shall, upon filing a request therefor within 10 days of such compliance, be afforded an opportunity for a hearing and review of the alleged erroneous action by the CCO or the Director.

(5) For reasonable cause shown, the CCO may reconsider or cause to be reconsidered any matter on his own motion or pursuant to a request.

(f) *Report to the Director.* Within 60 days from receipt of a complaint or within such additional time as may be allowed by the Director for good cause shown, the CCO shall process a complaint and submit to the Director the case record and summary report containing the following information:

(1) Name and address of the complainant.

(2) Brief summary of findings, including a statement as to the CCO's conclusions regarding the contractor's compliance or noncompliance with the requirements of the equal opportunity clause.

(3) A statement of the disposition of the case, including any corrective action taken and any sanctions or penalties imposed or, whenever appropriate, the recommended corrective action and sanctions or penalties.

§ 8.65 Hearings and sanctions.

(a) The Secretary with the approval of the Director may convene formal or informal hearings as he may deem appropriate for inquiring into the status of compliance by any prime contractor or subcontractor with the terms of the equal opportunity clause.

(b) The Secretary may propose or apply sanctions in the event of noncompliance by a contractor or subcontractor

with the requirements of the equal opportunity clause, subject to the limitations of the "rules and regulations," particularly § 60–1.27.

(c) The conduct of hearings and the proposal and application of sanctions shall be in accordance with the requirements of the order and of the "rules and regulations."

§ 8.70 Intimidation and interference.

The sanctions and penalties contained in Subpart D of the order may be exercised by the CCO or the Director against any prime contractor, subcontractor or applicant who fails to take all necessary steps to ensure that no person intimidates, threatens, coerces, or discriminates against any individual for the purpose of interfering with the filing of a complaint, furnishing information, or assisting or participating in any manner in an investigation, compliance review, hearing, or any other activity related to the administration of the order or any other Federal, State, or local laws requiring equal employment opportunity.

§ 8.75 Segregated facilities certificate.

Prior to the award of any nonexempt Government contract or subcontract or federally assisted construction contract or subcontract, the Department or the applicant shall require the prospective prime contractor, and each prime contractor and subcontractor shall require each subcontractor, to submit a certification, in the form approved by the Director, that the prospective prime contractor or subcontractor does not and will not maintain any facilities he provides for his employees in a segregated manner, or permit his employees to perform their services at any location under his control where segregated facilities are maintained; and that he will obtain a similar certification in the form approved by the Director, prior to the award of any nonexempt subcontract.

§ 8.80 Solicitations or advertisements for employees.

In solicitations or advertisements for employees placed by or on behalf of a prime contractor or subcontractor, the requirements of paragraph (2) of the equal opportunity clause shall be satisfied whenever the prime contractor or subcontractor complies with any of the following:

(a) States expressly in the solicitations or advertising that all qualified applicants will receive consideration for employment without regard to race, color, religion, sex, or national origin;

(b) Uses display or other advertising, and the advertising includes an appropriate insignia prescribed by the Director. The use of the insignia is considered subject to the provisions of 18 U.S.C. 701;

(c) Uses a single advertisement, and the advertisement is grouped with other advertisements under a caption which clearly states that all employers in the group assure all qualified applicants equal consideration for employment without regard to race, color, religion, sex, or national origin;

(d) Uses a single advertisement in which appears in clearly distinguishable type the phrase "an equal opportunity employer."

§ 8.85 Access to record of employment.

Each prime contractor and subcontractor shall permit access during normal business hours to his books, records, and accounts pertinent to compliance with the order, and all rules and regulations promulgated pursuant thereto, by the Department or the Director for purposes of investigation to ascertain compliance with the equal opportunity clause of the contract or subcontract. Information obtained in this manner shall be used only in connection with the administration of the order and the administration of the Civil Rights Act of 1964, and in furtherance of the purposes of the order and that Act.

§ 8.90 Notices to be posted.

Contractors and subcontractors required to do so by paragraphs (1) and (3) of the equal opportunity clause shall post notices to be provided by the CCO. Such notices shall be in compliance with the requirements of § 60–1.42 of the "rules and regulations."

§ 8.95 Program directives and instructions.

Appropriate program officials may issue such directives, procedures, and instructions as they consider necessary to achieve equal employment opportunity in programs administered by them, provided such issuances are not inconsistent with the provisions of the order, the rules, regulations, and directives of the Secretary of Labor or the Director, and these regulations. A copy of such directives, procedures, and instructions shall be submitted to the CCO for approval prior to issuance.

§ 8.100 Effective date.

The regulations contained in this part shall become effective _____ (60 days after publication in the FEDERAL REGISTER) for all contracts, solicitations, invitations for bids, or requests for proposals which shall be sent by the Department or an applicant on or after said effective date and for all negotiated contracts which have not been executed as of said effective date.

GEORGE ROMNEY,
Secretary of Housing and Urban Development.

[FR Doc.71–8205 Filed 6–10–71;8:51 am]

HUD-Wash., D. C.

LOW-RENT
PUB. HOUSING

TP Form No. U. S. Department of Housing and Urban Development

EVALUATION OF APPLICATIONS FOR LOW-RENT PUBLIC HOUSING		Date Received
Local Housing Authority	Locality	Program Type
		Number of Units

INSTRUCTIONS: In evaluating applications for low-rent public housing, the Area Office shall take into consideration the following selection criteria. Each criterion should be commented upon in the space provided and evaluated by checking the appropriate box in each category. Only one box should be checked in each category. The criteria shall be evaluated in accordance with the guidance provided in the attached Instruction Sheet.

COMMUNITY NEED FOR LOW INCOME HOUSING - ☐ SUPERIOR ☐ ADEQUATE ☐ POOR

(a) Relative need for Housing by Low Income Families in the Neighborhood and Market Area to be served. _____

(b) Proposed Unit Types
Conform with the Composition of the Low Income Housing need in the Neighborhood and Market Area to be served. _____

(c) Housing will serve as a Relocation Resource for families displaced by Governmental Action. _____

(d) Waiting list for public housing. _____

EFFICIENT PRODUCTION - ☐ SUPERIOR ☐ ADEQUATE ☐ POOR

(a) Time expected to be required from date of application approval to construction start, acquisition, or lease. _____

(b) Cost of housing relative to prototype costs. _____

NONDISCRIMINATORY LOCATION - ☐ SUPERIOR ☐ ADEQUATE ☐ POOR

(a) Outside an area of minority concentration _____

(b) Area substantially racially mixed _____

(c) In area of minority concentration but project will be part of major comprehensive development providing housing at various income levels and expected to be racially inclusive _____

(d) In area of minority concentration but responsive to overriding need for housing which cannot feasibly be met by other new or existing housing _____

IMPROVED ENVIRONMENTAL LOCATION FOR LOW INCOME FAMILIES.
☐ SUPERIOR ☐ ADEQUATE ☐ POOR
The opportunity for Low Income Families to live in Neighborhoods which are:

(a) Outside areas which have an excessive concentration of subsidized housing.

(b) Accessible to Job Opportunities. _____

(c) Provided with good transportation at reasonable cost. _____

(d) Accessible to good Educational, Commercial, and Recreational Facilities.

EFFECT OF PROPOSED HOUSING UPON NEIGHBORHOOD ENVIRONMENT -

☐ SUPERIOR ☐ ADEQUATE ☐ POOR

(a) Compatibility of the land use concept and Architectural design of the proposed housing with the existing Neighborhood.

(b) Use of scattered sites.

(c) Compatibility of Density Levels of the proposed housing with existing and projected plans for the Neighborhood.

RELATIONSHIP TO ORDERLY GROWTH AND DEVELOPMENT -

☐ SUPERIOR ☐ ADEQUATE ☐ POOR

(a) Neighborhood is undergoing Comprehensive Improvement via Urban Renewal, Model Cities or Rehabilitation - either Federal, State or Locally Assisted

(b) Proposed housing is compatible with A-95 area-wide planning and/or other established local planning.

(c) Project will contribute to orderly and economical community growth.

EMPLOYMENT AND UTILIZATION OF EMPLOYEES AND BUSINESS IN PROJECT AREA -

☐ SUPERIOR ☐ ADEQUATE ☐ POOR

Project will provide an opportunity for training and employment of Lower Income Persons residing in the area and/or opportunity for work to be performed by business concerns located in or owned in substantial part by Persons residing in the area.

PROVISION FOR SOUND HOUSING MANAGEMENT - ☐ SUPERIOR ☐ ADEQUATE ☐ POOR

(a) Administrative capacity.

(b) Financial position.

(c) Crime prevention encouragement.

(d) Provision of community services.

(e) Administration of tenant selection plan and good faith efforts to achieve integration.

(f) Management-tenant relations.

HOMEOWNERSHIP - /_/ SUPERIOR /_/ ADEQUATE /_/ POOR

(a) Homeownership opportunities of the proposed project. _____

_____

_____

(b) LHA has other homeownership projects existing or under development. _____

_____

_____

_____

(Check as applicable)

re on Required eria 1, 2, 3, 4, 6, 8	Total Score	Priority Group
eriors _____	Superiors _____	1. a/ No Poor ratings and six or more Superior ratings. /_/
quates _____	Adequates _____	b/ One Poor rating and seven or more Superior ratings. /_/
rs _____	Poors _____	2. a/ No Poor ratings and up to five Superior ratings. /_/
		b/ One Poor rating and five or six Superior ratings. /_/
		3. a/ One Poor rating and up to four Superior ratings. /_/
		b/ Two Poor ratings and five or more Superior ratings. /_/
		4. a/ Two Poor ratings and up to four Superior ratings. /_/
		b/ Three Poor ratings and five or six Superior ratings. /_/
		5. Three Poor ratings and up to four Superior ratings. /_/

Disapproval. More than 3 ratings of Poor, or one rating of Poor on a required criterion.

A request which does not have at least an Adequate rating on all of the required eria Nos. 1, 2, 3, 4, 6, 8 shall be disapproved. Proposals in higher ranking priority os shall be processed ahead of those in lower priority groups. Within each group, osals shall be processed in order of date of receipt in the office.

eria	Reviewers (Name, Title, Date)
	_____
	_____
	_____
	_____
	_____
	_____
	_____
	_____
	_____

INSTRUCTION SHEET

EVALUATION OF APPLICATIONS FOR
LOW-RENT PUBLIC HOUSING
(Form)

RAL - Appropriate Area Office staff shall review the criteria which relate to their onsibilities. Statements and other evidence of intent on the part of the applicant to ly at a "superior" or "adequate" level may be accepted in the absence of specific rmation needed to rate a criterion. If the terms of a statement of intent are not met, scheduling of the application for future action shall be affected accordingly. Final ication approval is dependent upon satisfying all statutory and administrative require-s which are a normal part of processing.

Community Need for Low Income Housing.

A superior rating shall be given under the following conditions: proposed unit types conform to the needs of the low income population; there is a shortage of standard housing to meet the needs of the low income population of the housing market area, taking into account existing employment and employment opportunities; waiting lists for existing projects are substantial; and the ratio of the number of families within public housing admission income limits to the existing and potential supply of public and rent supplement housing units is greater than 5:1; or, the housing will serve as a relocation resource for families displaced by Governmental action.

An adequate rating shall be given if the proposed unit types conform to the needs of the low income population; there is not a substantial supply of standard housing available to the low income population, taking into account existing employment and employment opportunities; and the ratio of the number of families within public housing admission income limits to the supply of public and rent supplement housing units is greater than 2:1 (An exception to this required ratio is allowed for suburban communities willing to provide public housing for central city poor).

A poor rating shall be given if the proposed unit types do not conform to the needs of the low income population; or if there exists a substantial supply of standard housing available to the low income population, taking into account existing employment and employment opportunities; or the ratio of eligible families to the supply of subsidized low-rent housing is less than 2:1.

Efficient Production.

A superior rating shall be given if it appears likely that the established Production Milestones will be met, and that the housing will be produced at a cost at least 10 percent below the applicable prototype costs.

An adequate rating shall be given if it appears likely that the start of construction or rehabilitation will occur within 18 months from approval of program reservation, and that the housing will be produced at a cost which does not exceed the prototype costs by more than 5 percent (unless the Area Director, through the Regional Administrator, secures the approval of the Assistant Secretary, HPMC, for a specific project).

A poor rating shall be given if it appears likely that more than 18 months will be required from approval of program reservation to start of construction or rehabilitation, and the housing will be produced at a cost which exceeds the prototype costs by more than 10 percent.

Nondiscriminatory Location.

A superior rating shall be given if the proposed project (1) will be located in an area with respect to which there is no present likelihood, in the judgment of the area director, that it will become one of minority group concentration, or (2) will be located in an area of minority concentration but is to be located in a major comprehensive development which will include a range of housing at various income levels and where experience and judgment indicate that the area will have a racially inclusive residential pattern.

An adequate rating shall be given (1) if the proposed project will be located in an area which is substantially racially mixed and on the basis of existing demographic trends it appears that the project will have no significant effect on the proportion of minority to non-minority families, or (2) if the proposed project will provide housing in or near an area of minority concentration in response to an overriding need which cannot otherwise

feasibly be met. In the case of an "adequate" rating based on (2), the rating shall be accompanied by documented findings based upon relevant racial and socio-economic information supporting both the overriding need and the availability of alternate housing.

A poor rating shall be given to any proposed project if the conditions specified above are not met.

Improved Environmental Location for Low Income Families.

A superior rating shall be given if the percentage of subsidized housing to the total number of housing units in the neighborhood will be less than 15 percent, and travel time via adequate public transportation from the neighborhood to commercial and industrial job centers is less than 30 minutes and the proposed housing will be located in a neighborhood with good educational, commercial, and recreational facilities.

An adequate rating shall be given if the percentage of subsidized units is less than 25 percent, and travel time to job centers is less than 60 minutes, and the proposed housing will be located in a neighborhood with average educational, commercial, and recreational facilities.

A poor rating shall be given if the percentage of subsidized units is more than 25 percent, or if travel time to major job centers is more than 60 minutes, or if adequate educational, commercial, and recreational facilities are not available in the neighborhood or are not easily accessible via low cost public transportation.

For the purposes of the above determination, the term "neighborhood" generally should not exceed a one-half mile radius from the site of a proposed project.

Effect of Proposed Housing Upon Neighborhood Environment.

A superior rating shall be given if the proposed project will result in a substantial improvement in the quality of life within the neighborhood, and the proposed housing will improve the neighborhood in which it is located.

An adequate rating shall be given if the project design is compatible with the neighborhood, and if the project will maintain or improve the quality of life.

A poor rating shall be given if the project design is likely to reduce living standards and conditions in the neighborhood.

Relationship to Orderly Growth and Development.

A superior rating shall be given if the proposed project (1) will be located in and is consistent with plans for a neighborhood that is undergoing comprehensive improvement via Urban Renewal, Model Cities, or Project Rehab -- either Federal, State or locally assisted; (2) has been requested by residents of the neighborhood who have participated in and planned an improvement program for their neighborhood, or (3) will affirmatively contribute to orderly growth and development in the metropolitan area, either in reference to A-95 planning or otherwise.

An adequate rating shall be given if the project is part of an improvement program to stabilize or upgrade the neighborhood or its equivalent, or is compatible with ongoing growth trends in the metropolitan area, either by reference to A-95 planning or otherwise.

A poor rating shall be given if the project is not part of an established improvement program, or is inconsistent with sound growth patterns.

Employment and Utilization of Employees and Business in Project Area.

A superior rating shall be given if the LHA has definite plans to: (1) actively encourage developers, contractors and subcontractors to train and employ lower income persons residing in the proposed project area; (2) actively seek out business concerns located in or owned in substantial part by persons living in the proposed project area; and (3) actively implement plans for the training and employment of lower income persons residing in the project area in the management of the project.

An adequate rating shall be given if the LHA has agreed to give special consideration to: (1) proposals from developers, etc., providing opportunities for training and employment of lower income persons residing in the project area; (2) proposals from business concerns located in or owned in substantial part by persons living in the proposed project area; and (3) the training and employment of lower income persons residing in the project area in the management of the project.

A poor rating shall be given if training opportunities will not be provided and if [illegible]

8. Provision for Sound Housing Management.

Rank separately as superior, adequate, or poor, the following specific criteria; (1) administrative capacity; (2) financial position; (3) maintenance; (4) crime prevention encouragement; (5) provision of community services; (6) administration of HUD-approved tenant selection plan and good faith efforts to achieve desegration; and (7) management-tenant relations. If the rating of an LHA is poor on any of these items, no application should be approved unless: (1) the LHA has a satisfactory plan to improve in its area of deficiency; (2) it can be shown that the new project will not be plagued by this deficiency; or (3) the provision of the new project will aid the LHA in overcoming this deficiency. Under no circumstances should a project be approved when an LHA is ranked poor in administrative capacity. The definitions of superior, adequate, or poor for these criteria shall be consistent with Housing Management policy.

In the case of an application from an LHA with no units under management, an adequate rating ordinarily will be given, unless there is information available which would justify a superior or poor rating. A poor rating shall always be assigned if there is any question regarding management feasibility. This is an especially important consideration in connection with a new LHA proposing a small program.

9. Homeownership.

A superior rating shall be given if the proposed project is to be developed as an authority-owned (Turnkey III) or leased (Turnkey IV) homeownership project.

An adequate rating shall be given if the LHA has other homeownership projects in some stage of development, or if it can be determined that the design of the poject is such that eventual ownership by the tenants would be facilitated (e.g.,detached, semi-detached, townhouse construction).

A poor rating shall be given if it appears unlikely that the proposed project will be converted to a homeownership program, and the design of the project is such that eventual ownership by the tenants will not be facilitated.

CIRCULAR

SUBJECT: Public Housing Application Approval Rating System

---

1. PURPOSE. This Circular transmits HUD Form No. "Evaluation of Applications for Low Rent Housing" which shall be used in accordance with the Instruction Sheet attached to the form for the following purposes:

   a. To determine the order in which public housing applications are to be approved.

   b. To help in the screening of approved program reservations for further actions.

   It replaces RHA Circular 12-20-67 titled "Priority Considerations in Approval of Applications for Low-Rent Housing Programs" and HAA Circular 3-26-69 titled "Housing the Elderly and the Family with Children--A Need for Balance".

2. SCOPE. It is intended that those applications which best fulfill the basic objectives of the Department's subsidized housing programs be scheduled to receive program reservations ahead of lower rated applications. Applications which do not receive an acceptable rating in meeting the basic objectives shall be identified and returned to the LHA's for corrective actions. Final application approval is dependent, of course, upon satisfying all statutory and administrative requirements which are a normal part of processing.

   The evaluation form attached to this Circular shall be used to screen all applications which are currently on hand or subsequently received in Area or Regional Offices. It shall be attached to each copy of the Application routed through the Area Office.

3. USE OF THE RATING SYSTEM. All applications meeting the minimum requirement for assignment to a priority group shall be separated by the category of housing applied for (e.g., conventional, turnkey, leased-new construction). Within each production category, applications in higher ranking priority groups shall be processed ahead of those in the lower ranking priority groups. Within each priority group, applications shall be ordered by the date the applications were received in the office.

The Multifamily Housing Representative shall obtain the information necessary to evaluate the criteria, and shall arrange for review by appropriate Area Office staff of the criteria which relate to their responsibilities. If sufficient information is not available to determine how well a particular criterion is met, that criterion shall not be rated, except for Nondiscriminatory Location which shall be rated as to every proposed project. Of course, if an application does not meet the minimum score, it must be returned to the LHA.

4. EXCEPTIONS TO THE RATING SYSTEM.

a. At the discretion of the Area Office Director, an application meeting the minimum score may be placed in a higher priority group. The reasons for such special consideration shall be recorded.

b. Lower ranking applications for Indian Housing or Homeownership Programs may be processed out-of-turn when necessary to meet the production targets in these categories.

c. Applications for units to be used as a resource for relocating displacees from urban renewal projects may be processed out-of-turn when necessary to assure that an Annual Contributions Contract will be executed by the time the Part II Loan and Grant Application is ready for approval.

d. Applications for units to be located in an urban renewal area may be processed out-of-turn when necessary to meet the urban renewal requirement that evidence of a Program Reservation must be submitted with the Part II Loan and Grant Application.

e. Lower ranking applications may be processed out-of-turn when necessary to meet our national goal of a balanced public housing program consisting of two-thirds family units and one-third elderly units.

235 HOUSING

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
Federal Housing Administration

FHA Form No. 3122b

VALUATION OF REQUESTS FOR RESERVATION OF CONTRACT AUTHORITY - SECTION 235(i)	☐ Reservation ☐ Priority Registration	Date of Request
Builder or Developer:	Identification of Subdivision:	Registration Number, if Approved

INSTRUCTIONS: In evaluating requests for reservation of funds, the insuring or area office shall take into consideration the following selection criteria. Each criterion should be commented upon in the space provided and evaluated by checking the appropriate box in each category. Only one box should be checked in each category. The criteria shall be evaluated in accordance with the guidance provided in the attached Instruction Sheet.

1. COMMUNITY NEED FOR LOWER INCOME HOUSING - ☐ SUPERIOR ☐ ADEQUATE ☐ POOR

(a) Relative need for Housing by Lower Income Families in the Neighborhood and Market Area to be served. _____

(b) Proposed Unit Types
Conform with the Composition of the Lower Income Housing need in the Neighborhood and Market Area to be served. _____

(c) Housing will serve as a Relocation Resource for families displaced by Governmental Action. _____

2. EFFICIENT PRODUCTION - ☐ SUPERIOR ☐ ADEQUATE ☐ POOR

(a) Experience and Resources of the Sponsor/Developer to proceed promptly to construction and completion. _____

(b) Ability of the Sponsor/Developer to provide Housing at the lowest practicable cost and rentals without sacrificing good design and a marketable product. _____

3. NONDISCRIMINATORY LOCATION - ☐ SUPERIOR ☐ ADEQUATE ☐ POOR

(a) Outside an area of minority concentration _____

(b) Area substantially racially mixed _____

(c) In area of minority concentration but project will be part of major comprehensive development providing housing at various income levels and expected to be racially inclusive _____

(d) In area of minority concentration but responsive to overriding need for housing which cannot feasibly be met by other new or existing housing _____

IMPROVED ENVIRONMENTAL LOCATION FOR LOWER INCOME FAMILIES.

☐ SUPERIOR ☐ ADEQUATE ☐ POOR

The opportunity for Low Income Families to live in Neighborhoods which are:

(a) Outside areas which have an excessive concentration of subsidized housing.

(b) Accessible to Job Opportunities.

(c) Provided with good transportation at reasonable cost.

(d) Accessible to good Educational, Commercial, and Recreational Facitities.

EFFECT OF PROPOSED HOUSING UPON NEIGHBORHOOD ENVIRONMENT -

☐ SUPERIOR ☐ ADEQUATE ☐ POOR

(a) Compatibility of the land use concept and Architectural design of the proposed housing with the existing Neighborhood.

(b) Ability of Project to uphold or improve Existing Property Values.

(c) Compatibility of Density Levels of the proposed housing with existing and projected plans for the Neighborhood.

RELATIONSHIP TO ORDERLY GROWTH AND DEVELOPMENT -

☐ SUPERIOR ☐ ADEQUATE ☐ POOR

(a) Neighborhood is undergoing Comprehensive Improvement via Urban Renewal, Model Cities or Rehabilitation - either Federal, State or Locally Assisted

(b) Proposed housing is compatible with A-95 area-wide planning and/or other established local planning.

(c) Project will contribute to orderly and economical community growth.

EMPLOYMENT AND UTILIZATION OF EMPLOYEES AND BUSINESS IN PROJECT AREA. -

☐ SUPERIOR ☐ ADEQUATE ☐ POOR

Project will provide an opportunity for training and employment of Lower Income Persons residing in the area and/or opportunity for work to be performed by business concerns located in or owned in substantial part by Persons residing in the area.

SUMMARY

core on Required riteria 1, 2, 3, 4, 6	Total Score	Priority Group (Circle Appropriate group number)
uperiors _____	Superiors _____	1. At least 5 Superior ratings and no Poor ratings, or 6 Superior ratings and 1 Poor rating.
dequates _____	Adequates _____	
oors _____	Poors _____	2. Up to 4 Superior ratings and no Poor ratings, or 5 Superior ratings and 1 Poor rating.
		3. Up to 4 Superior ratings and 1 Poor rating, or 5 Superior ratings and 2 Poor ratings.
		4. Up to 4 Superior ratings and 2 Poor ratings.

☐ Disapproval. More than 2 Poor ratings, or one Poor rating on a Required Criterion.

OTE: A request which does not have at least an Adequate rating on all of the required criteria Nos. 1, 2, 3, 4, 6 shall be disapproved. Proposals in priority group No. 1 shall be processed ahead of those in a lower priority group. Proposals in priority group No. 2 shall be processed ahead of those in groups No. 3 and No. 4, and those in group No. 3 ahead of those in No. 4. Within each group proposals shall be processed in order of date of receipt in the office.

riteria	Reviewers (Name, Title, Date)
.	_____
.	_____
.	_____
.	_____
.	_____
.	_____
.	_____

INSTRUCTION SHEET

EVALUATION OF REQUESTS FOR RESERVATION OF CONTRACT AUTHORITY -- SECTION 235(i)
(Form 3122b)

ENERAL - Appropriate Area or Insuring Office staff shall review the criteria hich relate to their responsibilities. Final feasibility approval is dependent pon satisfying all statutory and administrative requirements which are a normal art of processing.

. Community Need for Lower Income Housing.

A superior rating shall be given under the following conditions: proposed unit types conform to the needs of the lower income population; there is a shortage of standard housing to meet the needs of the lower income population of the housing market area, taking into account existing employment and employment opportunities; waiting lists for existing projects are substantial; or, the housing will serve as a relocation resource for families displaced by Governmental action.

An adequate rating shall be given if the proposed unit types conform to the needs of the lower income population; there is not a substantial supply of standard housing available to the lower income population, taking into account existing employment and employment opportunities.

A poor rating shall be given if the proposed unit types do not conform to the needs of the lower income population; or if there exists a substantial supply of standard housing available to the lower income population, taking into account existing employment and employment opportunities.

2. Efficient Production.

A superior rating shall be given if it appears likely that the targeted production dates will be met, and that the housing will be produced at a cost at least 10 percent below the cost of comparable units being produced in the area.

An adequate rating shall be given if it appears likely that the start of construction or rehabilitation will occur within 9 months from approval of program reservation, and that the housing will be produced at a cost which does not exceed the cost of comparable units being produced in the area by more than 5 percent.

A poor rating shall be given if it appears likely that more than 9 months will be required from date of approval of reservation to start of construction or rehabilitation, and/or the housing will be produced at a cost which exceeds the comparable costs by more than 10 percent.

3. Nondiscriminatory Location.

A superior rating shall be given if the proposed project (1) will be located in an area with respect to which there is no present likelihood, in the judgment of the area or insuring office director, that it will become one of minority group concentration, or (2) will be located in an area of minority concentration but is to be located in a major comprehensive development which will include a range of housing at various income levels and where experience and judgment indicate that the area will have a racially inclusive residential pattern.

An adequate rating shall be given (1) if the proposed project will be located in an area which is substantially racially mixed and on the basis of existing demographic trends it appears that the project will have no significant effect on the proportion of minority to non-minority families, or (2) if the proposed project will provide housing in or near an area of minority concentration in response to an overriding need which cannot otherwise feasibly be met. In the case of an "adequate" rating based on (2), the rating shall be accompanied by documented findings based upon relevant racial and socio-economic information supporting both the overriding need and the availability of alternate housing.

A poor rating shall be given to any proposed project if the conditions

Improved Environmental Location for Lower Income Families.

A superior rating shall be given if the percentage of subsidized housing to the total number of housing units in the neighborhood will be less than 15 percent, and travel time via adequate public transportation from the neighborhood to commercial and industrial job centers is less than 30 minutes and the proposed housing will be located in a neighborhood with good education, commercial, and recreational facilities.

An adequate rating shall be given if the percentage of subsidized units is less than 25 percent, and travel time to job centers is less than 60 minutes, and the proposed housing will be located in a neighborhood with average educational, commercial, and recreational facilities.

A poor rating shall be given if the percentage of subsidized units is more than 25 percent, or if travel time to major job centers is more than 60 minutes, or if adequate educational, commercial, and recreational facilities are not available in the neighborhood or are not easily accessible via low cost public transportation.

For the purposes of the above determination, the term "neighborhood" generally should not exceed a one-half mile radius from the site of a proposed project.

Effect of Proposed Housing Upon Neighborhood Environment.

A superior rating shall be given if the proposed project will result in a substantial improvement in the quality of life within the neighborhood, and the proposed housing will improve the neighborhood in which it is located.

An adequate rating shall be given if the project design is compatible with the neighborhood, and if the project will maintain or improve the quality of life.

A poor rating shall be given if the project design is likely to reduce living standards and conditions in the neighborhood.

Relationship to Orderly Growth and Development.

A superior rating shall be given if the proposed project (1) will be located in and is consistent with plans for a neighborhood that is undergoing comprehensive improvement via Urban Renewal, Model Cities, or Project Rehab -- either Federal, State or locally assisted; (2) has been requested by residents of the neighborhood who have participated in and planned an improvement program for their neighborhood; or (3) will affirmatively contribute to orderly growth and development in the metropolitan area, either by reference to A-95 planning or otherwise.

An adequate rating shall be given if the project is part of an improvement program to stabilize or upgrade the neighborhood or its equivalent, or is compatible with ongoing growth trends in the metropolitan area, either by reference to A-95 planning or otherwise.

A poor rating shall be given if the project is not part of an established improvement program, or is inconsistent with sound growth patterns.

Employment and Utilization of Employees and Business in Project area.

A superior rating shall be given if the developer, contractors and subcontractors have definite plans to train and employ lower income persons residing in the proposed project area; and to actively seek out business concerns located in or owned in substantial part by persons living in the proposed project area; and if the developer has plans for the training and employment of lower income persons residing in the project area in the management of the project.

An adequate rating shall be given to proposals which provide some opportunities for training and employment of lower income persons residing in the project area; or which will provide opportunities for business concerns located in or owned in substantial part by persons living in the proposed project area; or which will provide for the training and employment of lower income persons residing in the project area in the management of the project.

A poor rating shall be given if training or employment opportunities will not be provided and it is unlikely that area businesses will perform any work on the project.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
Federal Housing Administration

FHA Form No. 3126a & 2500a

EVALUATION OF REQUEST FOR RESERVATION OF CONTRACT AUTHORITY FOR RENT SUPPLEMENT AND SECTION 236 PROJECTS	☐ Sec. 236 ☐ Rent Supplement	Date of Request

Builder or Developer:	Location of Proposed Project:	Registration Number, if Approved

INSTRUCTIONS: In evaluating requests for reservation of funds, the insuring or area office shall take into consideration the following selection criteria. Each criterion should be commented upon in the space provided and evaluated by checking the appropriate box in each category. Only one box should be checked in each category. The criteria shall be evaluated in accordance with the guidance provided in the attached Instruction Sheet.

. COMMUNITY NEED FOR LOWER INCOME HOUSING - ☐ SUPERIOR ☐ ADEQUATE ☐ POOR

(a) Relative need for Housing by Lower Income Families in the Neighborhood and Market Area to be served. _____

(b) Proposed Unit Types
Conform with the Composition of the Lower Income Housing need in the Neighborhood and Market Area to be served. _____

(c) Housing will serve as a Relocation Resource for families displaced by Governmental Action. _____

. EFFICIENT PRODUCTION - ☐ SUPERIOR ☐ ADEQUATE ☐ POOR

(a) Experience and Resources of the Sponsor/Developer to proceed promptly to construction and completion. _____

(b) Ability of the Sponsor/Developer to provide Housing at the lowest practicable cost and rentals without sacrificing good design and a marketable product.. _____

. NONDISCRIMINATORY LOCATION - ☐ SUPERIOR ☐ ADEQUATE ☐ POOR

(a) Outside an area of minority concentration _____

(b) Area substantially racially mixed _____

(c) In area of minority concentration but project will be part of major comprehensive development providing housing at various income levels and expected to be racially inclusive _____

(d) In area of minority concentration but responsive to overriding need for housing which cannot feasibly be met by other new or existing housing _____

4. IMPROVED ENVIRONMENTAL LOCATION FOR LOWER INCOME FAMILIES.

☐ SUPERIOR ☐ ADEQUATE ☐ POOR

The opportunity for Low Income Families to live in Neighborhoods which are:

(a) Outside areas which have an excessive concentration of subsidized housing.

(b) Accessible to Job Opportunities.

(c) Provided with good transportation at reasonable cost.

(d) Accessible to good Educational, Commercial, and Recreational Facilities.

5. EFFECT OF PROPOSED HOUSING UPON NEIGHBORHOOD ENVIRONMENT.

☐ SUPERIOR ☐ ADEQUATE ☐ POOR

(a) Compatibility of the land use concept and Architectural design of the proposed housing with the existing Neighborhood.

(b) Ability of Project to uphold or improve Existing Property Values.

(c) Compatibility of Density Levels of the proposed housing with existing and projected plans for the Neighborhood.

6. RELATIONSHIP TO ORDERLY GROWTH AND DEVELOPMENT.

☐ SUPERIOR ☐ ADEQUATE ☐ POOR

(a) Neighborhood is undergoing Comprehensive Improvement via Urban Renewal, Model Cities or Rehabilitation - either Federal, State or Locally Assisted.

(b) Proposed housing is compatible with A-95 area-wide planning and/or other established local planning.

(c) Project will contribute to orderly and economical community growth.

7. EMPLOYMENT AND UTILIZATION OF EMPLOYEES AND BUSINESS IN PROJECT AREA.

☐ SUPERIOR ☐ ADEQUATE ☐ POOR

Project will provide an opportunity for training and employment of Lower Income Persons residing in the area and/or opportunity for work to be performed by business concerns located in or owned in substantial part by Persons residing in the area.

8. PROVISION FOR SOUND HOUSING MANAGEMENT. ☐ SUPERIOR ☐ ADEQUATE ☐ POOR

Sponsor presents a plan to assure good management, social services and counseling, and to develop constructive tenant relations.

Score on Required Criteria 1, 2, 3, 4, 6, 8		Total Score		Priority Group (Circle appropriate group number)
Superiors	_____	Superiors	_____	1. 5 or more ratings of Superior and no Poor ratings, or one Poor and at least 6 Superior ratings.
Adequates	_____	Adequates	_____	
Poors	_____	Poors	_____	2. Up to 4 ratings of Superior and no Poor ratings, or 5 Superiors, 2 Adequates and one Poor rating or 6 Superiors and two Poor ratings.
				3. Up to 4 Superior ratings and one Poor rating, or 2 Poor ratings and at least 4 Superior ratings.
				4. Up to 3 Superior ratings and 2 Poor ratings.

☐ Disapproval. More than 2 ratings of Poor, or one rating of Poor on a required criterion.

Note: A request which does not have at least an Adequate rating on all of the required criteria Nos. 1, 2, 3, 4, 6, 8 shall be disapproved. Proposals in priority group No. 1 shall be processed ahead of those in a lower priority group. Proposals in priority group No. 2 shall be processed ahead of those in groups No. 3 and No. 4, and those in No. 3 ahead of those in No. 4. Within each group, proposals shall be processed in order of date of receipt in the office.

Criteria	Reviewers (Name, Title, Date)
1	_____
2	_____
3	_____
4	_____
5	_____
6	_____
7	_____
8	_____

INSTRUCTION SHEET

EVALUATION OF REQUESTS FOR RESERVATION OF CONTRACT AUTHORITY FOR RENT SUPPLEMENT OR SECTION 236 PROJECTS

(Forms 3126a and 2500a)

GENERAL - Appropriate Area or Insuring Office staff shall review the criteria which relate to their responsibilities. Final feasibility approval is dependent upon satisfying all statutory and administrative requirements which are a normal part of processing.

1. Community Need for Lower Income Housing.

A superior rating shall be given under the following conditions: proposed unit types conform to the needs of the lower income population; there is a shortage of standard housing to meet the needs of the lower income population of the housing market area, taking into account existing employment and employment opportunities; waiting lists for existing projects are substantial; or, the housing will serve as a relocation resource for families displaced by Governmental action.

An adequate rating shall be given if the proposed unit types conform to the needs of the lower income population; there is not a substantial supply of standard housing available to the lower income population, taking into account existing employment and employment opportunities.

A poor rating shall be given if the proposed unit types do not conform to the needs of the lower income population; or if there exists a substantial supply of standard housing available to the lower income population, taking into account existing employment and employment opportunities.

2. Efficient Production.

A superior rating shall be given if it appears likely that the targeted production dates will be met, and that the housing will be produced at a cost at least 10 percent below the cost of comparable units being produced in the area.

An adequate rating shall be given if it appears likely that the start of construction or rehabilitation will occur within 9 months from approval of program reservation, and that the housing will be produced at a cost which does not exceed the cost of comparable units being produced in the area by more than 5 percent.

A poor rating shall be given if it appears likely that more than 9 months will be required from date of approval of reservation to start of construction or rehabilitation, and/or the housing will be produced at a cost which exceeds the comparable costs by more than 10 percent.

3. Nondiscriminatory Location.

A superior rating shall be given if the proposed project (1) will be located in an area with respect to which there is no present likelihood, in the judgment of the area or insuring office director, that it will become one of minority group concentration, or (2) will be located in an area of minority concentration but is to be located in a major comprehensive development which will include a range of housing at various income levels and where experience and judgment indicate that the area will have a racially inclusive residential pattern.

An adequate rating shall be given (1) if the proposed project will be located in an area which is substantially racially mixed and on the basis of existing demographic trends it appears that the project will have no significant effect on the proportion of minority to non-minority families, or (2) if the proposed project will provide housing in or near an area of minority concentration in response to an overriding need which cannot otherwise feasibly be met. In the case of an "adequate" rating based on (2), the rating shall be accompanied by documented findings based upon relevant racial and socio-economic information supporting both the overriding need and the availability of alternate housing.

A poor rating shall be given to any proposed project if the conditions specified above are not met.

4. Improved Environmental Location for Lower Income Families.

A superior rating shall be given if the percentage of subsidized housing to the total number of housing units in the neighborhood will be less than 15 percent, and travel time via adequate public transportation from the neighborhood to commercial and industrial job centers is less than 30 minutes and the proposed housing will be located in a neighborhood with good educational, commercial, and recreational facilities.

An adequate rating shall be given if the percentage of subsidized units is less than 25 percent, and travel time to job centers is less than 60 minutes, and the proposed housing will be located in a neighborhood with average educational, commercial, and recreational facilities.

A poor rating shall be given if the percentage of subsidized units is more than 25 percent, or if travel time to major job centers is more than 60 minutes, or if adequate educational, commercial, and recreational facilities are not available in the neighborhood or are not easily accessible via low cost public transportation.

For the purposes of the above determination, the term "neighborhood" generally should not exceed a one-half mile radius from the site of a proposed project.

5. Effect of Proposed Housing Upon Neighborhood Environment.

A superior rating shall be given if the proposed project will result in a substantial improvement in the quality of life within the neighborhood, and the proposed housing will improve the neighborhood in which it is located.

An adequate rating shall be given if the project design is compatible with the neighborhood, and if the project will maintain or improve the quality of life.

A poor rating shall be given if the project design is likely to reduce living standards and conditions in the neighborhood.

6. Relationship to Orderly Growth and Development.

A superior rating shall be given if the proposed project (1) will be located in and is consistent with plans for a neighborhood that is undergoing comprehensive improvement via Urban Renewal, Model Cities, or Project Rehab — either Federal, State or locally assisted; (2) has been requested by residents of the neighborhood who have participated in and planned an improvement program for their neighborhood, or (3) will affirmatively contribute to orderly growth and development in the metropolitan area, either by reference to A - 95 planning or otherwise.

An adequate rating shall be given if the project is part of an improvement program to stabilize or upgrade the neighborhood or its equivalent, or is compatible with ongoing growth trends in the metropolitan area, either by reference to A - 95 planning or otherwise.

A poor rating shall be given if the project is not part of an established improvement program, or is inconsistent with sound growth patterns.

7. Employment and Utilization of Employees and Business in Project Area.

A superior rating shall be given if the developer, contractors and subcontractors have definite plans to train and employ lower income persons residing in the proposed project area; and to actively seek out business concerns located in or owned in substantial part by persons living in the proposed project area; and if the developer has plans for the training and employment of lower income persons residing in the project area in the management of the project.

An adequate rating shall be given to proposals which provide some opportunities for training and employment of lower income persons residing in the project area; or which will provide opportunities for business concerns located in or owned in substantial part by persons living in the proposed project area; or which will provide for the training and employment of lower income persons residing in the project area in the management of the project.

A poor rating shall be given if training or employment opportunities will not be provided and it is unlikely that area businesses will perform any work on the project.

8. Provision for Sound Housing Management.

A superior rating will be given if the sponsor presents an outstanding plan to assure good management of the project when completed, and to provide social services and tenant counseling; and provides evidence of ability to carry out the proposed management plan.

An adequate rating shall be given if an acceptable plan is presented to accomplish the objectives outlined above.

A poor rating shall be given if there is any question regarding management capability to accomplish the above objectives.

WATER & SEWER

Water and Sewer Project Selection System

NOTE: Points are to be awarded in the following categories only where the statement applies specifically to the project. Where no statement in the category applies, no points are awarded.

I. Guiding Orderly Growth and Development

(The value of this category is the sum of the values under (a) through (d))

S (a) Service Area Need
(Select only one)

(1) is to rehabilitate an existing system with no increase in the area served; ---------- 1

(2) is to increase the existing area served with or without rehabilitation of the existing system; ----- 5

(3) is to provide a basic system for a community which is presently unserved; ---------- 10

S (b) Capacity for future growth
(Select only one)

(1) the project provides for the reasonable foreseeable growth needs of the area ---------- 1

(2) the project provides for the reasonable foreseeable growth needs of the area in addition to providing for an anticipated urgent need of the applicant in the next 2 to 5 years ---------- 5

(3) the project provides for the reasonable foreseeable growth needs of the area in addition to meeting an immediate critical need. ---------- 10

S (c) Planning and Programming

The goals and objectives statement prepared by the areawide planning organization has been endorsed or adopted by the unit(s) of general government for the area in which the project is located.
If yes ---------- 5

S* (d) State and Regional/Metropolitan Clearing-house concern.

(1) If of high priority for state or Regional/Metropolitan program ---------- 5

II. Financial Need

(Sum of (a) through (c))

A (a) The project cannot be financed without the requested Federal assistance ---------- 5

A (b) The relative income of the area to be served by the project as measured by the median family income when compared to the median family income of the state in which the project is to be located is:

(1) 501 - 1500 above ---------- 2

(2) 1 - 500 above ---------- 4

(3) 0 - 500 below ---------- 6

(4) 501 - 1500 below ---------- 8

(5) 1501 - or less ---------- 10

S* (c) Non Federal Financial Aid

(Sum of 1 and 2)

(1) State assistance (grant and/or loan) is being provided to assist in project financing ---------- 3

(2) Units of government other than the applicant are providing financial assistance for the project ---------- 2

III. Housing Consideration

(The value of this category is the sum of the values earned under (a) and (b))

(a) Project is necessary for:
(value is sum of items)

S (1) Maintenance of existing decent, safe and sanitary housing ---------- 2

S* (2) Maintenance of existing or assistance to proposed decent, safe, and sanitary low and moderate income housing ---------- 3

S★ (3) Assistance for significant areas of housing that is less than decent, safe, and sanitary ---------- 2

S* (b) Accessibility

Percent of housing in project area that will be accessible to families and individuals with low and moderate incomes.

(1) 81 - 100% ---------- 10

(2) 61 - 80 ---------- 8

(3) 41 - 60 ---------- 6

(4) 21 - 40 ---------- 4

(5) 20% or less ---------- 2

S, IV. Health Considerations
(Select only one)

Project is necessary for:

(a) Elimination of a potential public health hazard --------- 6

(b) Elimination of a demonstrated public health hazard ------ 12

(c) Elimination of a critical public health hazard ---------- 18

V. Local Job and Business Opportunity

(Sum of (a) through (e))

S (a) Project needed for existing or proposed commercial or industrial development ---------- 2

S (b) During the construction phase of the project on-the-job training activities will be provided ---------- 2

S (c) The project will provide job opportunities for under and unemployed persons ---------- 2

A (d) The project has provisions for small business participation ---------- 2

A (e) The project has provisions for minority business participation ---------- 2

S* VI. Community Development

The degree to which the project is necessary for undertaking other publicly supported community development activities ---- 1 to 5

CIRCULAR

June 14, 1971

CIRCULAR

Subject: Affirmative Marketing To Advance Fair Housing Objectives Under HUD-FHA Subsidized and Unsubsidized Housing Programs

1. Purpose.

The purpose of this circular is to set forth for the guidance of HUD personnel and persons and organizations dealing with HUD the Department's equal opportunity guidelines for affirmative marketing under FHA subsidized and unsubsidized housing programs.

2. Legal Authority.

Discrimination because of race, color, religion, or national origin with regard to FHA housing programs is forbidden under Executive Order 11063, issued November 20, 1962; under Title VI of the Civil Rights Act of 1964; or under Title VIII of the Civil Rights Act of 1968.

Executive Order 11063 directs all Federal departments and agencies to take all necessary and appropriate action to prevent such discrimination insofar as their functions relate to the provision, rehabilitation or operation of housing and related facilities.

Title VI of the Civil Rights Act of 1964 provides that no person shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.

Title VIII of the Civil Rights Act of 1968 forbids discrimination on account of race, color, religion, or national origin in the sale or rental of housing, in the financing of housing, or in the provision of brokerage services. Section 808(e)(5) requires the Secretary of HUD to administer the programs relating to housing and urban development in a manner affirmatively to further the policies of Title VIII.

3. Policy.

Pursuant to this authority, it is the policy of HUD to administer its FHA housing programs so as to achieve a condition in which individuals of similar income levels in the same housing market area have a like range of housing choices available to them regardless of their race, color, religion or national origin.

Each sponsor of a proposed HUD-FHA project or subdivision shall pursue affirmative fair housing marketing policies in the solicitation of eligible buyers and tenants.

4. Requirements.

Each sponsor shall meet the following requirements:

a. Carry out an affirmative program to attract applicants of all races. Such a program shall typically involve publicizing the availability of housing opportunities, including advertising in minority media if minority publications or other media are available in the area from which the market potential will be drawn. All advertising shall include either the HUD-approved Equal Housing Opportunity logo or slogan and all advertising depicting persons shall depict persons of majority and minority races.

b. Maintain a nondiscriminatory hiring policy in recruiting from both minority and majority races for staff engaged in the sale or rental of properties.

c. Instruct all employees and agents in the policy of nondiscrimination and fair housing.

d. Specifically inform local housing authorities and relocation agencies of the development of projects and subdivisions and data pertinent thereto.

e. Specifically solicit eligible buyers or tenants reported to the sponsor by the HUD area or insuring office.

f. Prominently display in the sales or rental office of the project or subdivision and include in any printed material used in connection with sales or rentals information concerning its nondiscriminatory fair housing policy.

The affirmative fair housing marketing requirements, as set forth in 4(a) to 4(f) above, shall apply, as of the effective date of this policy, to all subdivisions, multifamily projects and mobile home parks of 25 or more lots, units or spaces, hereafter developed under FHA subsidized and unsubsidized housing programs.

5. Affirmative Fair Housing Marketing Plan.

Each sponsor of a project or subdivision shall provide on a form to be supplied by HUD information indicating his affirmative fair housing marketing plan to comply with the requirements set forth above.

6. Notice of Housing Opportunities.

Upon request, the Director of each Area and Insuring Office shall provide monthly a list of all projects or subdivisions covered by this circular on which commitments have been issued during the preceding 30 days to all interested individuals and groups.

7. Compliance.

Sponsors failing to comply with the requirements of this circular will make themselves liable to sanctions authorized by law and regulations.

Fed. Reg. May 24

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. R-71-108]

ADVERTISING GUIDELINES FOR FAIR HOUSING

Notice of Proposed Statement of Policy

In order to facilitate and promote compliance with the requirements of title VIII of the Civil Rights Act of 1968, and particularly section 804(c) thereof (42 U.S.C. 3601, 3604(c)) regarding advertising acts and practices, the Department of Housing and Urban Development has prepared guidelines to indicate materials, both graphic and written, that are appropriate for the preparation, publishing, and general use of advertising matter with respect to the sale or rental of a dwelling as defined by the Act. These guidelines, and an explanatory discussion of them, are set forth below in a proposed policy statement being issued by the Assistant Secretary for Equal Opportunity under authority delegated to him by the Secretary of Housing and Urban Development (35 F.R. 6877, April 30, 1970).

Interested persons are invited to submit such written comments and suggestions concerning the proposed statement as they may desire. Communications should identify the subject matter by the above title and should be submitted in triplicate to the Office of Equal Opportunity, Department of Housing and Urban Development, 451 Seventh Street SW., Washington, DC 20410. All communications received on or before June 21, 1971, will be considered before taking action on the proposal. The proposals contained in this notice may be changed in light of comments received. A copy of each submittal will be available for public inspection during business hours, both before and after the closing dates set forth above, in the HUD Information Center at the above address.

This document is issued pursuant to section 7(d), Department of HUD Act, 42 U.S.C. 3535(d).

The proposed Statement of Policy reads as follows:

PUBLICATION GUIDELINES FOR COMPLIANCE WITH TITLE VIII OF THE CIVIL RIGHTS ACT OF 1968

POLICY STATEMENT

Section 804(c) of title VIII of the Civil Rights Act of 1968, 42 U.S.C. 3604(c), makes it unlawful to make, print, or publish, or cause to be made, printed, or published any notice, statement, or advertisement, with respect to the sale or rental of a dwelling (any building, structure, or portion thereof which is occupied as, or designed or intended for occupancy as, a residence by one or more families, and any vacant land which is offered for sale or lease for the construction or location thereof of any such building, structure, or portion thereof) that indicates any preference, limitation, or discrimination based on race, color, religion, or national origin, or an intention to make any such preference, limitation, or discrimination.

These advertising guidelines are being issued by the Assistant Secretary for Equal Opportunity who has been delegated the power vested in the Secretary of Housing and Urban Development with respect to the administration of title VIII of the Civil Rights Act of 1968, for the purpose of assisting the newspaper industry and all persons who use advertising to make, print, or publish or cause to be made, printed or published any classified or display advertisement with respect to the sale or rental of a dwelling to comply with these provisions of title VIII.

A. *The use of words, phrases, and sentences which control discriminatory response.* The following words, phrases, symbols, and forms are those most typically used in residential real estate advertising to convey either overt or tacit discriminatory intent. In considering a complaint under title VIII, the Assistant Secretary will normally consider the use of such words, phrases, symbols, and forms to indicate possible violation of the title and to establish a need for seeking resolution of the complaint, unless it is apparent from the context of their usage that discrimination within the meaning of the title is not involved.

1. *Words descriptive of dwelling, landlord, and tenant.* White private home; Colored home; Jewish home; Black man seeks apartment.

2. *Words indicative of race, color, religion, or national origin.* Negro, Hispano, Mexican, Indian, Oriental, Black, White, WASP, Hebrew Irish, Italian, European, etc.

3. *Catch words.* Restricted, ghetto, disadvantaged, and also words such as "private", and "traditional" when used in a discriminatory context.

4. *Symbols or logotypes.* Symbols or logotypes which imply or suggest race, color, religion, or national origin.

5. *Colloquialisms.* Locally accepted words or phrases which imply or suggest race, color, religion, or national origin.

6. *Directions (maps or written instructions).* Use of racially significant landmarks such as an existing black development (signal to Blacks) or existing development known for its exclusion of minorities (signal to Whites). Specific directions from racially significant areas.

B. *Use of human models.* The use of human models in photographs, drawings, or other graphic techniques indicating race, color, religion, or national origin may violate the provisions of the Act relating to discriminatory advertising. For example, if black models were used alone in display advertising, the possibility of discriminatory intent is immediately raised. The models, if used, should indicate to the general public that the housing is open and available to all persons regardless of race, color, religion, or national origin, and not for the exclusive use of one such group. If models are used in display advertisements the models should reasonably represent both blacks and whites and other appropriate minority groups in the community.

C. *Policy and practice guidelines.* The following guidelines are offered as suggested methods of assuring equal opportunity in real estate advertising. Conformance with these guidelines will be considered in evaluating compliance with title VIII in connection with investigations by the Assistant Secretary of advertising policies and practices under the title.

1. *Guideline for use of logotype or slogan.* All advertising of residential real estate for sale or rent can contain an Equal Housing Opportunities logotype or slogan as a means of educating the homeseeking public, particularly nonwhite buyers or renters, that the property is available to all persons irrespective of race, color, religion, or national origin. Table 1 (see appendix) indicates the suggested size of logotype that can be used. In all space advertising which is less than 4 column inches of a page in size, the EHO slogan can be used. The advertisement may be grouped with other advertisements under a caption which states that the housing is available to all without regard to race, color, religion, or national origin.

Table 2 (see appendix) contains copies of the suggested EHO logotype, statement and slogan.

2. *Guidelines for notification of Fair Housing Policy*—(a) *Employees.* All publishers of advertisements should provide a printed copy of their nondiscrimination policy to each employee and officer of the firm.

(b) *Clients.* All publishers of advertisements should post a copy of their nondiscrimination policy in a conspicuous place so that it is readily apparent to prospective advertisers and provide a copy to all firms and persons using their advertising services.

SAMUEL J. SIMMONS,
Assistant Secretary for Equal Opportunity.

APPENDIX

The following two tables may serve as a guide for the use of the Equal Housing Opportunities Logotype, Statement and Slogan for display advertising:

TABLE I

A simple formula can guide the real estate advertiser in using the Equal Housing Opportunities Logotype, Statement, or Slogan or a combination of these. If other logotypes are used in the advertisement, then the Equal Housing Opportunities Logotype should be of a size equal to the largest of the other logotypes; if no other logotypes are used, then the following guidelines can be used.

Approximate size of advertisement	Size of logotype (square inch)	Approximate point size of type to be used	
		Statement	Slogan
½ page or larger	2	Same as newspaper editorial matter.	(1)
¼ to ½ page	1	do	(1)
⅛ to ¼ page	½	do	(1)
4 column inches to ⅛ page.	½	(1)	(1)
less than 4 column inches.	(1)	(1)	6

[1] Do not use.

TABLE II—ILLUSTRATIONS OF LOGOTYPE, STATEMENT AND SLOGAN

Equal Housing Opportunities Logotype:

Equal Housing Opportunities Statement: "We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunities throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, or national origin."

Equal Housing Opportunities Slogan: "EQUAL HOUSING OPPORTUNITIES"

[FR Doc.71-7034 Filed 5-20-71;8:45 am]

Reprinted from Federal Register Vol. 36 No. 99 - May 21, 1971, pp. 9266-67

SECTION 3 REGULATIONS

Proposed Rule Making

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[24 CFR Part 76]

[Docket No. R-71-100]

EMPLOYMENT OPPORTUNITIES FOR LOWER INCOME PERSONS IN CONNECTION WITH ASSISTED PROJECTS

Notice of Proposed Rule Making

The Department of Housing and Urban Development is considering amending Title 24 of the Code of Federal Regulations to include a new Part 76 entitled "Employment Opportunities for Lower Income Persons in Connection with Assisted Projects." The proposed amendment, issued pursuant to section 3 of the Housing and Urban Development Act of 1968, 12 U.S.C. 1701u, would establish procedures to encourage the employment on assisted projects of lower income persons residing in the project locale, and the award of project-related contracts to businesses similarly located.

The proposed regulations, the purpose of which is more fully set forth under § 76.1, relate to public property, loans, grants, benefits, or contracts, and are not subject to the rule making requirements of 5 U.S.C. 553. However, recently announced Department policy provides that rules and regulations, as broadly defined by the promulgating notice, 36 F.R. 4291, will be published for proposed rule making. Accordingly, interested persons are invited to participate in the making of the proposed rule by submitting written data, views, or statements with regard to the proposed regulations. Communications should identify the proposed rule by the above docket number and title and should be filed in triplicate with the Assistant Secretary for Equal Opportunity, Department of Housing and Urban Development, Washington, D.C. 20410. All relevant material received on or before July 19, 1971, will be considered by the Assistant Secretary before taking action on the proposal. Copies of comments submitted will be available during business hours, both before and after the specified closing date, at the above address, for examination by interested persons.

The proposed rule is issued pursuant to section 7(d) of the Department of Housing and Urban Development Act, 42 U.S.C. 3535(d).

The proposed Part 76 reads as follows:

PART 76—EMPLOYMENT OPPORTUNITIES FOR BUSINESSES AND LOWER INCOME PERSONS WITHIN THE PROJECT LOCALE

Subpart A—General

Sec.
76.1 Purpose and scope of part.
76.5 Definitions.
76.10 Delegation to Assistant Secretary for Equal Opportunity.
76.15 Determination of the area of a section 3 covered project.
76.20 Assurance of compliance with regulations.
76.25 Bidding and negotiation requirements.
76.30 Other applicant and recipient obligations.
76.35 Effectuation of applicant obligations in direct and indirect relationships.

Subpart B—Utilization of Lower Income Area Residents as Trainees

76.40 General.
76.45 Establishing number of trainees.
76.50 Good faith effort.

Subpart C—Utilization of Lower Income Area Residents as Employees

76.55 General.
76.60 Good faith effort.

Subpart D—Utilization of Business Located in or Owned in Substantial Part by Persons Residing in the Area

76.65 General.
76.70 Development of an affirmative action plan.

Subpart E—Participation in Approved Programs

76.75 Participation as evidence of compliance with section 3 requirements.

Subpart F—Grievance and Compliance Review

76.80 Who may file grievance.
76.85 Content of grievance filings.
76.90 Form of grievance filings.
76.95 Place of filing.
76.100 Time of filing.
76.105 Processing of grievance filings.
76.110 Hearings.
76.115 Compliance reviews and procedures.

Subpart G—Miscellaneous

76.120 Reporting and recordkeeping.
76.125 Implementing procedures and instructions.
76.130 Labor standards.
76.135 Effective date.

AUTHORITY: The provisions of this Part 76 are issued under section 3 of the Housing and Urban Development Act of 1968, 12 U.S.C. 1701u, and sec. 7(d), Department of HUD Act, 42 U.S.C. 3535(d).

Subpart A—General

§ 76.1 Purpose and scope of part.

(a) The regulations set forth in this part contain the procedures established by the Secretary of Housing and Urban Development for carrying out his responsibilities under section 3 of the Housing and Urban Development Act of 1968, 12 U.S.C. 1701u. That section requires that:

In the administration by the Secretary of Housing and Urban Development of programs providing direct financial assistance in aid of housing, urban planning, development, redevelopment, or renewal, public or community facilities, and new community development, the Secretary shall—

(1) Require, in consultation with the Secretary of Labor, that to the greatest extent feasible opportunities for training and employment arising in connection with the planning and carrying out of any project assisted under any such program be given to lower income persons residing in the area of such project; and

(2) Require, in consultation with the Administrator of the Small Business Administration, that to the greatest extent feasible contracts for work to be performed in connection with any such project be awarded to business concerns, including but not limited to individuals or firms doing business in the field of planning, consulting, design, architecture, building construction, rehabilitation, maintenance, or repair, which are located in or owned in substantial part by persons residing in the area of such project.

(b) In the development of these regulations the Secretary has consulted with the Secretary of Labor and the Administrator of the Small Business Administration and mutual agreement has been reached with respect to the coordination of employment and training efforts and contracts awards under these regulations by the Department of Housing and Urban Development, the Department of Labor, and the Small Business Administration.

(c) The Secretary will issue such further regulations in connection with his responsibilities under section 3 of the Housing and Urban Development Act of 1968, as he finds appropriate and may, as needed, amplify any regulations issued pursuant to section 3, through guidelines, handbooks, circulars, or other means.

§ 76.5 Definitions.

As used in this part—

(a) "Applicant" means any entity seeking assistance for a section 3 covered project including, but not limited to, mortgagors, developers, local public bodies, nonprofit or limited dividend sponsors, builders, or property managers.

(b) "Business concerns located within the section 3 covered project area" means those individuals or firms located within the relevant section 3 covered project area as determined pursuant to § 76.15 which are small and owned by persons considered by the Small Business Administration to be socially or economically disadvantaged.

(c) "Business concerns owned in substantial part by persons residing in the section 3 covered project area" means those business concerns which are 51 percent or more owned by persons residing within the relevant section 3 covered project as determined pursuant to § 76.15 and which are small and owned by persons considered by the Small Business Administration to be socially or economically disadvantaged.

(d) "Contracting party" means any entity which contracts with a contractor for the performance of work in connection with a section 3 covered project.

(e) "Contractor" means any entity which performs work in connection with a section 3 covered project.

(f) "Department" means the Department of Housing and Urban Development.

(g) "Lower income resident of the area" means any individual who resides within the area of a section 3 covered project and whose family income does not exceed 80 percent of the median income in the Standard Metropolitan Statistical Area (or the county, if not within an SMSA) in which the section 3 covered project is located.

(h) "Political jurisdiction" means a politically organized community with a

governing body having general governmental powers.

(i) "Recipient" means any entity who received assistance for a section 3 covered project including, but not limited to, mortgagors, developers, local public bodies, nonprofit or limited dividend sponsors, builders or property managers.

(j) "Secretary" means the Secretary of Housing and Urban Development.

(k) "Section 3" means section 3 of the Housing and Urban Development Act of 1968, 12 U.S.C. 1701u.

(l) "Section 3 clause" means the contract provisions set forth in § 76.20(b).

(m) "Section 3 covered project" means any project assisted by any program administered by the Secretary in which loans, grants, subsidies, or other financial assistance are provided in aid of housing, urban planning, development, redevelopment, or renewal, public or community facilities, and new community development (except where the financial assistance available under such program is solely in the form of insurance or guaranty).

(n) "Subcontractor" means any entity (other than a person who is an employee of the contractor) which has agreed or arranged with a contractor to undertake a portion of the contractor's obligation or the performance of work in connection with a section 3 covered project.

§ 76.10 Delegation to Assistant Secretary for Equal Opportunity.

Except as otherwise provided in this part, the functions of the Secretary referred to herein will be delegated to the Assistant Secretary for Equal Opportunity.

§ 76.15 Determination of the area of a section 3 covered project.

(a) The area of a section 3 covered project shall be determined as follows:

(1) The boundaries of a section 3 covered project located within a geographic area designated pursuant to the provisions of title I of the Housing Act of 1949, 42 U.S.C. 1450, or pursuant to the provisions of title I of the Demonstration Cities and Metropolitan Development Act of 1966, 42 U.S.C. 3301, shall be coextensive with the boundaries of that geographic area.

(2) The boundaries of a section 3 covered project not located within a geographic area designated pursuant to title I of the Housing Act of 1949, or title I of the Demonstration Cities and Metropolitan Development Act of 1966 shall be coextensive with the boundaries of the smallest political jurisdiction in which the project is located.

(3) To the extent that goals (established pursuant to Subparts B, C, and D of this part) cannot be met within a section 3 covered project area as determined pursuant to subparagraph (1) of this paragraph, the boundaries of the smallest political jurisdiction in which the section 3 covered project is located shall be designated as the relevant section 3 covered project area.

(b) The Department's Regional Administrator, Area Office Director, or FHA Insuring Office Director, as appropriate, shall determine the boundaries of each section 3 covered project; develop a "Project Area Map" if the project area is determined pursuant to paragraph (a)(1) of this section, showing the section 3 covered project area, and the smallest political jurisdiction in which it is located, except where the project area is a Model Cities area which is coextensive with the city itself; and publish the "Project Area Map" in a newspaper serving the community in which the section 3 covered project area is located.

§ 76.20 Assurance of compliance with regulations.

(a) Every contract or agreement for a grant, loan, subsidy, or other direct financial assistance in aid of housing, urban planning, development, redevelopment, or renewal, public or community facilities, and new community development, entered into by the Department of Housing and Urban Development shall contain provisions requiring the applicant or recipient to carry out the provisions of section 3, the regulations set forth in this part, and any applicable rules and orders of the Department issued thereunder prior to approval of its application for assistance for a section 3 covered project.

(b) Every applicant, recipient, contracting party, contractor, and subcontractor shall incorporate, or cause to be incorporated, in all contracts for work in connection with a section 3 covered project, the following clause (referred to as a section 3 clause):

A. The work to be performed under this contract is on a project assisted under a program providing direct Federal financial assistance from the Department of Housing and Urban Development and is subject to the requirements of section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701u. Section 3 requires that to the greatest extent feasible opportunities for training and employment be given lower income residents of the project area and contracts for work in connection with the project be awarded to business concerns which are located in, or owned in substantial part by persons residing in the area of the project.

B. The parties to this contract will comply with the provisions of said section 3 and the regulations issued pursuant thereto by the Secretary of Housing and Urban Development set forth in 24 CFR ------, and all applicable rules and orders of the Department issued thereunder prior to the execution of this contract. The parties to this contract certify and agree that they are under no contractual or other disability which would prevent them from complying with these requirements.

C. The contractor will send to each labor organization or representative of workers with which he has a collective bargaining agreement or other contract or understanding, if any, a notice advising the said labor organization or workers' representative of his commitments under this section 3 clause and shall post copies of the notice in conspicuous places available to employees and applicants for employment or training.

D. The contractor will include this section 3 clause in every subcontract for work in connection with the project and will, at the direction of the applicant for or recipient of Federal financial assistance, take appropriate action pursuant to the subcontract upon a finding that the subcontractor is in violation of regulations issued by the Secretary of Housing and Urban Development, 24 CFR ------. The contractor will not subcontract with any subcontractor where it has notice or knowledge that the latter has been found in violation of regulations under 24 CFR ------ and will not let any subcontract unless the subcontractor has first provided it with a preliminary statement of ability to comply with the requirements of these regulations.

E. Compliance with the provisions of section 3, the regulations set forth in 24 CFR ------, and all applicable rules and orders of the Department issued thereunder prior to the execution of the contract, shall be a condition of the Federal financial assistance provided to the project, binding upon the applicant or recipient for such assistance, its successors, and assigns. Failure to fulfill these requirements shall subject the applicant or recipient, its successors, and assigns to those sanctions specified by the grant or loan agreement or contract through which Federal assistance is provided, and to such sanctions as are specified by rules, regulations, or applicable policy of the Department of Housing and Urban Development governing the program under which Federal assistance to the project is provided.

§ 76.25 Bidding and negotiation requirements.

(a) Every applicant and recipient shall require prospective contractors for work in connection with section 3 covered projects to provide, prior to the signing of the contract, a preliminary statement of work force needs (skilled, semiskilled, unskilled labor and trainees by category, where known; where not known, such information shall be supplied prior to the signing of any contract between contractors and their subcontractors.

(b) When a bidding procedure is used to let the contract, the invitation or solicitation for bids shall advise prospective contractors of the requirements of these regulations. When the contract is let pursuant to negotiation or method other than formal bidding procedures, prospective contractors shall be advised by the contracting party of the requirements of these regulations as part of the contract specifications.

§ 76.30 Other applicant and recipient obligations.

Every applicant and recipient shall assist and actively cooperate with the Secretary in obtaining the compliance of their contractors and subcontractors with the requirements of these regulations, including cooperation and assistance in distributing and collecting forms and information, and in notifying contracting parties and contractors of violations of these regulations, and shall refrain from entering into any contract with any contractor after notification by the Department that the contractor has been found in violation of these regulations pursuant to § 76.110(j).

§ 76.35 Effectuation of applicant obligations in direct and indirect relationships.

(a) Where the applicant for assistance under a section 3 covered project and the recipient of such assistance are not one and the same, the recipient shall be regarded as the successor in interest of

the applicant and shall have the same obligations as the applicant with respect to compliance with these regulations. These obligations shall be incorporated, specifically or by reference in the loan or grant agreement or other contract or agreement through which the assistance is provided to the recipient.

(b) Where the applicant or recipient itself will perform all or part of the work in connection with a section 3 covered project within the meaning of these regulations, with either permanent or temporary staff by force account, it will provide the Department with all forms and assurances required of a contractor or subcontractor by these regulations prior to the execution of any loan or grant agreement or other contract or agreement through which assistance is provided.

(c) Where the applicant, recipient or contractor sells, leases, transfers or otherwise conveys land upon which work in connection with a section 3 covered project within the meaning of these regulations is to be performed (for example, under the Urban Renewal or Neighborhood Development program), it shall include in each contract or subcontract for work on such land a clause requiring the purchaser, lessee, or redeveloper to assume the same obligations as a contractor for work under section 3 of these regulations (including the incorporation of the Assurance of Compliance language specified in § 76.20).

(d) Each such purchaser, lessee, or redeveloper shall be relieved of such obligations upon satisfactory completion of all work to be performed under the terms of the redevelopment contract.

Subpart B—Utilization of Lower Income Area Residents as Trainees

§ 76.40 General.

Each applicant, recipient, contractor or subcontractor undertaking work in connection with a section 3 covered project shall fulfill his obligation to utilize lower income project area residents as trainees to the greatest extent feasible by:

(a) Utilizing the maximum number of persons in the various training categories in all phases of the work to be performed under the section 3 covered project; and

(b) Filling all vacant training positions with lower income project area residents except for those training positions which remain unfilled after a good faith effort has been made to fill them with eligible lower income project area residents.

§ 76.45 Establishing number of trainees.

(a) For the building construction occupations, the number of trainees or apprentices for each occupation shall be determined pursuant to regulations issued by the Secretary of Labor.

(b) For nonconstruction occupations or for any building construction occupations for which ratios are not determined pursuant to regulations of the Secretary of Labor, the number of trainees for each occupation shall be that number which can reasonably be utilized in each occupation on each phase of a section 3 covered project. The applicant, recipient, contractor, or subcontractor shall initially determine the maximum number of trainees for each occupation and submit that determination along with its justification to the Department.

§ 76.50 Good faith effort.

(a) Each applicant, recipient, contractor, or subcontractor seeking to establish that a good faith effort as required by § 76.40 has been made to fill all training positions with lower income area residents shall, as a minimum, set forth evidence acceptable to the Secretary that it has:

(1) Obtained from the Department's Regional Administrator, Area Office Director, or FHA Insuring Office Director having jurisdiction over the section 3 covered project, the "Section 3 Project Area Map," if available; and

(2) Attempted to recruit from the appropriate areas the necessary number of lower income residents through: Local advertising media, signs placed at the proposed site for the project, and community organizations and public or private institutions operating within or serving the project area such as Service Employment and Redevelopment (SER), Opportunities Industrialization Center (OIC), Urban League, Concentrated Employment Program, or the U.S. Employment Service.

(3) Maintain a list of all lower income area residents who have applied either on their own or on referral from any source, and employ such persons, if otherwise eligible and if a trainee vacancy exists. If the contractor has no vacancies, the applicant, if otherwise eligible, shall be listed for the first available vacancy.

(b) Any applicant, recipient, contractor, or subcontractor which fills vacant apprentice or trainee positions in its organization from sources other than those specified in paragraph (a), subparagraph (2) of this section immediately prior to undertaking work pusuant to a section 3 covered project shall set forth evidence acceptable to the Secretary that its actions were not an attempt to circumvent these regulations.

Subpart C—Utilization of Lower Income Area Residents as Employees

§ 76.55 General.

Each applicant, recipient, contractor or subcontractor undertaking work in connection with a section 3 covered project shall fulfill his obligation to utilize lower income project area residents as employees to the greatest extent feasible by:

(a) Identifying the number of positions in the various occupational categories including skilled, semiskilled, and unskilled labor, needed to perform each phase of the section 3 covered project;

(b) Identifying, of the positions identified in paragraph (a) of this section, the number of positions in the various occupational categories which are currently occupied by regular, permanent employees;

(c) Identifying, of the positions identified in paragraph (a) of this section, the number of positions in the various occupational categories which are not currently occupied by regular, permanent employees;

(d) Establishing, of the positions identified in paragraph (c) of this section, a goal which is consistent with the purpose of this subpart within each occupational category of the number of positions to be filled by lower income residents of the section 3 covered project area; and

(e) Making a good faith effort to fill all of the positions identified in paragraph (d) of this section with lower income project area residents.

§ 76.60 Good faith effort.

(a) Each applicant, recipient, contractor, or subcontractor seeking to establish that a good faith effort as required by paragraph (e) of § 76.55 has been made to fill all employment positions identified in paragraph (d) of § 76.5 with lower income project area residents shall, as a minimum, set forth evidence acceptable to the Secretary that it has

(1) Obtained from the Department's Regional Administrator, Area Office Director, or FHA Insuring Office Director having jurisdiction over the section covered project, the "Section 3 Project Area Map", if available; and

(2) Attempted to recruit from the appropriate areas the necessary number of lower income residents through: Local advertising media, signs placed at the proposed site for the project, and community organizations and public or private institutions operating within or serving the project area such as Project Area Committees (PAC) in urban renewal areas, Model Cities citizen advisory boards, Service Employment and Redevelopment (SER), Opportunities Industrialization Center (OIC), Urban League, Concentrated Employment Program, or the U.S. Employment Service.

(b) Any applicant, recipient, contractor, or subcontractor which fills vacant § 76.55(d) employment positions in its organization immediately prior to undertaking work pursuant to a section 3 covered contract shall set forth evidence acceptable to the Secretary that its actions were not an attempt to circumvent these regulations.

(c) When lower income resident workers apply, either on their own initiative or on referral from any source, the recipient, contractor, or subcontractor shall determine the qualifications of such persons and shall employ such persons if their qualifications are satisfactory and the contractor has openings. If the recipient, contractor, or subcontractor is unable to employ the workers, such persons shall be listed for the first available opening.

Subpart D—Utilization of Business Located in or Owned in Substantial Part by Persons Residing in the Area

§ 76.65 General.

Each applicant, recipient, contractor or subcontractor undertaking work on

PAGE PARTIALLY ILLEGIBLE

section 3 covered project shall assure that to the greatest extent feasible, contracts for work to be performed in connection with the project are awarded to business concerns located within the section 3 covered project area or business concerns owned in substantial part by persons residing in the section 3 covered area. The Department, in consultation with the Small Business Administration will establish for the section 3 covered project area a registry of business concerns which meet the definition contained in § 76.5 (b) and (c) of these regulations. Each applicant, recipient, contractor, or subcontractor undertaking work in connection with a section 3 covered project shall fulfill his obligations to utilize business concerns located within or owned in substantial part by persons residing in the section 3 covered project area by developing and implementing an affirmative action plan.

§ 76.70 Development of an affirmative action plan.

In developing an affirmative action plan, each applicant, recipient, contractor, and subcontractor preparing to undertake work pursuant to a section 3 covered contract shall:

(a) Set forth the approximate number and dollar value of all contracts proposed to be awarded to all businesses within each category (type or profession) over the duration of the section 3 covered project in question.

(b) Analyze the information set forth in paragraph (a) of this section and the availability of eligible business concerns within the project area doing business in professions or occupations identified as needed in paragraph (a), of this section, and set forth a goal or target number and estimated dollar amount of contracts to be awarded to the eligible businesses and entrepreneurs within each category over the duration of the section 3 covered project.

(c) Outline the anticipated program to be used to achieve the goals for each business and/or professional category identified. This program should include but not be limited to the following actions:

(1) Insertion in the bid documents, if any, of the affirmative action plan of the applicant, recipient, contractor, or subcontractor letting the contract; and

(2) Identification within the bid document, if any, of the applicable section 3 project area.

(d) Indicate the anticipated process and steps which have been taken and/or will be taken to secure the cooperation of contractors, subcontractors, and unions in meeting the goals and carrying out the affirmative action plan developed pursuant to this subpart.

(e) Take steps to insure that the appropriate business concerns included in the Department's registry for the section 3 covered project area are notified of pending contractual opportunities either personally or through locally utilized media.

(f) Take steps to insure that contracts which are typically let on a negotiated rather than a bid basis in areas other than section 3 covered project areas, are also let on a negotiated basis, whenever feasible, when let in a section 3 covered project area.

(g) Where competitive bids are solicited, require the bidders to submit their utilization goals, and their affirmative action plans for accomplishing their goals, and in evaluating each bid, to determine its responsiveness, carefully evaluate the bidders' submission to determine whether the affirmative action plan proposed will accomplish the stated goals.

(h) Where advantageous, seek the assistance of local officials of the Department in preparing and implementing the affirmative action plan.

Subpart E—Participation in Approved Programs

§ 76.75 Participation as evidence of compliance with section 3 requirements.

Any applicant, recipient, contractor, or subcontractor may fulfill his obligations under Subparts B, C, and D of this part, respectively, to utilize lower income project area residents as trainees or employees on section 3 covered projects, and to award contracts to business concerns located in, or owned in substantial part by residents of, section 3 covered project areas by presenting evidence satisfactory to the Secretary that he is a cooperating participant in a federally assisted or other public program approved by the Department of Housing and Urban Development which provides training, employment, and/or business opportunities to lower income persons and business concerns which meet the definition in § 76.5 (b) and (c). The Secretary shall, from time to time, make public a list of those training, employment, and/or business opportunity programs approved by the Department.

Subpart F—Grievance and Compliance Review

§ 76.80 Who may file grievance.

Any lower income resident of the project area, for himself or as a representative of persons similarly situated, seeking employment or training opportunities with an applicant, recipient, contractor, or subcontractor, or any business concern located in, or owned in substantial part by persons residing within a project area seeking contract opportunities from any applicant, recipient, contractor, or subcontractor, for itself or as a representative of persons or firms similarly situated, may personally or by an authorized representative file a grievance alleging noncompliance with section 3, these regulations, or obligations undertaken pursuant thereto.

§ 76.85 Content of grievance filings.

(a) The grievance should include: (1) The name and address of the grievant, (2) the name and address of the grievant's business, if applicable, (3) the name and address of the applicant, recipient, contractor, or subcontractor (in this subpart called "respondent"), (4) a description of the acts or omissions giving rise to the grievance, and (5) the corrective action sought.

(b) Where a grievance contains incomplete information, the Secretary shall seek promptly the needed information from the grievant. In the event such information is not furnished to the Secretary within sixty (60) days of the date of such request, the grievance may be closed.

§ 76.90 Form of grievance filings.

Each grievance shall be in writing and signed.

§ 76.95 Place of filing.

A grievance may be filed by mailing it to the Assistant Secretary for Equal Opportunity, Department of Housing and Urban Development, Washington, D.C. 20410, or by presenting it at any Regional Office, Area Office, or FHA Insuring Office of the Department. Any employee of the Department receiving a grievance shall forward the same directly to the Assistant Secretary for Equal Opportunity.

§ 76.100 Time of filing.

A grievance must be filed not later than ninety (90) days from the date of the action (or omission) upon which the grievance is based, unless the time for filing is extended by the Secretary upon good cause shown.

§ 76.105 Processing of grievance filings.

(a) Upon receipt of a grievance a copy thereof shall be furnished the respondent by certified mail or through personal service.

(b) The Secretary shall conduct an investigation of each grievance filed, and shall give notice in writing to the grievant and the respondent as to whether he intends to resolve it.

(c) Notwithstanding paragraphs (a) and (b) of this section, where the allegations of a grievance on their face, or as amplified by the statements of the grievant, disclose that the grievance is not timely filed or otherwise fails to state a valid claim for relief under these regulations or any other authority within the jurisdiction of the Department, the Secretary may dismiss the grievance without further action. To the extent that Executive Order 11246 relating to Equal Opportunity in Employment applies to the subject matter of the grievance, the procedures required by applicable regulations implementing that order shall be followed.

(d) If the Secretary decides not to resolve a grievance, or to dismiss it under paragraph (c) of this section, he shall advise the grievant of the disposition of his grievance. Respondent shall also be notified in any case where he has been served with a copy of the grievance.

(e) Any party adversely affected by a determination under paragraph (b) or

(c) of this section may, within 5 days of receipt of a notice of determination, request that the Secretary reconsider his action. Such request for reconsideration will be granted only on the basis of additional material evidence not previously available to the party requesting reconsideration or for other good cause shown.

(f) If the Secretary decides to resolve a grievance, he shall endeavor to eliminate or correct the matters complained of in the grievance by informal methods of conference, conciliation, and persuasion.

(g) In conciliating a grievance, the Secretary shall attempt to achieve a just resolution of the grievance including (1) specific relief for the grievant, (2) affirmative actions by the respondent to relieve the effects of past violation and preclude the occurrence of future violation, and (3) appropriate reporting requirements. Notice of a proposed disposition of a grievance and of the terms of a proposed settlement, if any, shall be given to the parties, or their representatives, by the Secretary, in writing. If satisfactory, the proposed settlement shall be signed by the grievant and the respondent, or their representatives, and approved by the Secretary. The Secretary may, from time to time, review compliance with the terms of any settlement agreement and may, upon a finding of noncompliance, reopen the grievance or take such enforcement action as is provided for under the settlement agreement or as may otherwise be appropriate.

(h) Should a respondent fail or refuse to confer with the Secretary or fail or refuse to make a good faith effort to resolve the grievance, or should the Secretary find for any other reason that voluntary agreement is not likely to result, the Secretary may terminate his efforts to conciliate the dispute. In the latter event the parties shall be notified promptly, in writing, that such efforts have been unsuccessful.

(i) If the Department is unable to obtain voluntary compliance, the Secretary shall advise the parties in writing of his proposed resolution of the grievance. Such resolution shall become final and binding on the parties, unless within 15 days after the receipt of notification, either party files with the Secretary a written request for a hearing on the matter.

§ 76.110 Hearings.

(a) Whenever a hearing is requested, reasonable notice shall be given by registered or certified mail, return receipt requested, to the parties. This notice shall advise the parties of the action proposed to be taken, the specific provision under which the proposed action is to be taken, and the matters of fact or law asserted as the basis for this action. In addition, it shall either (1) fix a date not less than 20 days after the date of such notice within which the parties may request of the Secretary that the matter be scheduled for hearing or (2) advise the parties that the matter in question has been set down for hearing at a stated time and place. The time and place so fixed shall be subject to change for cause. The requesting party may waive a hearing and in lieu thereof submit written information and argument for the record. The failure of the requesting party to appear at a hearing for which a date has been set shall be deemed to be a waiver of the right to a hearing and consent to the making of a decision on the basis of such information as is available.

(b) Hearings shall be held in or near the section 3 covered project area in question, or at such other location as will serve the convenience of parties and witnesses, at a time fixed by the Secretary. Hearings shall be held before the Secretary or, at his discretion, before a hearing examiner designated in accordance with 5 U.S.C. 3105 and 3344.

(c) In all proceedings under this section, the respondent and grievant, if any, shall have the right to be represented by counsel.

(d) The hearing, decision, and any administrative review thereof shall be conducted in conformity with 5 U.S.C. 554–557, and in accordance with such rules of procedure issued by HUD as are proper relating to the conduct of the hearing, the issuance of notice except that provided in paragraph (a) of this section, the taking of testimony, exhibits, arguments, and briefs, requests for findings, and other related matters. HUD, the respondent, and the grievant, if any, shall be entitled to introduce all relevant evidence on the issues as stated in the notice of hearing or as determined by the officer conducting the hearing at the outset of or during the hearing.

(e) Technical rules of evidence shall not apply to hearings conducted pursuant to this paragraph but rules or principles designed to assure production of the most credible evidence available and to subject testimony to test by cross-examination shall be applied where deemed reasonably necessary by the officer conducting the hearing. The hearing officer may exclude irrelevant, immaterial, or unduly repetitious evidence. All documents and other evidence offered or taken for the record shall be open to examination by the Department of Housing and Urban Development, the respondent, and the grievant, if any, and opportunity shall be given to refute facts and arguments advanced on either side of the issues. A transcript shall be made of the oral evidence except to the extent the substance thereof is stipulated for the record. All decisions shall be based upon the hearing record and written findings shall be made.

(f) If the hearing is held by a hearing examiner, he shall either render an initial decision, if so authorized, or certify the entire record, including his recommended findings and proposed decision to the Secretary for a final decision. A copy of such initial decision or certification shall be mailed to the respondent and the grievant, or their representative, by certified or registered mail, return receipt requested. Where the initial decision is made by the hearing examiner, the respondent or grievant may within 30 days of the mailing of such notice of initial decision file with the Secretary exceptions to the initial decision, with reasons therefor. In the absence of exception, the Secretary may on his own motion, within 45 days after the initial decision, serve on the respondent and grievant, a notice that he will review the decision. Upon the filing of such exceptions or of such notice of review, the Secretary shall review the initial decision and issue his own decision thereon including the reasons therefor. If no exception is taken or notice of review issued, the initial decision shall constitute the final decision of the Secretary.

(g) Whenever a record is certified to the Secretary for decision or he reviews the decision of a hearing examiner pursuant to paragraph (f) of this section, or whenever the Secretary conducts the hearing, the respondent and grievant shall be given reasonable opportunity to file briefs or other written statements of their contentions, and a copy of the final decision of the Secretary shall be given in writing to the respondent, and to the grievant by certified or registered mail, return receipt requested.

(h) Whenever a hearing is waived pursuant to paragraph (a) of this section, a decision shall be made by the Secretary on the record and a copy of such decision shall be given in writing to the respondent, and to the grievant, by certified or registered mail, return receipt requested.

(i) Each decision of a hearing examiner or the Secretary shall set forth his ruling on each finding, conclusion, or exception presented, and shall identify the requirement or requirements of section 3 of the Housing and Urban Development Act of 1968 or the regulations which the respondent has not complied with.

(j) The final decision may contain such terms, conditions, and other provisions as are consistent with, and will effectuate the purposes of section 3 and these regulations. The decision may also include provisions designed to assure that no contract will thereafter be entered into with a respondent determined by such decision to be in default in its performance of its contractual obligations or to have otherwise failed to comply with these regulations, unless the respondent corrects its noncompliance and satisfies the Secretary that it will fully comply with section 3 and these regulations.

(k) The General Counsel shall represent the Department at all hearings and shall receive copies of all notices, decisions and other documents which are forwarded to the parties.

(l) The applicant or recipient, if not a party, shall be invited to participate in the hearing and shall receive copies of all notices, decisions, and other documents which are forwarded to the parties.

§ 76.115 Compliance reviews and procedures.

In order to determine whether the responsibilities imposed upon him by section 3 and these regulations are being properly carried out, the Secretary shall periodically conduct section 3 compliance

reviews of selected applicants, recipients, contractors, and subcontractors. A compliance review shall consist of a comprehensive analysis and evaluation of each aspect of the aforementioned section 3 policies, and conditions resulting therefrom. Where deficiencies are found to exist, reasonable efforts shall be made to secure compliance through the conciliation process set forth in § 76.105(g). Compliance reviews may be conducted prior to award of contracts in any case where the Secretary has reasonable grounds, based on a substantiated grievance, the Department's own investigation, or other substantial evidence, to believe that the applicant, recipient, contractor, or subcontractor or will be unable or unwilling to comply with section 3 and the provisions of this part.

Subpart G—Miscellaneous

§ 76.120 Reporting and recordkeeping.

In order to insure that the Secretary is kept informed of the progress being made by the applicant, recipient, contractor, and subcontractor in meeting their obligations under these regulations, each applicant, recipient, contractor, and subcontractor is required to:

(a) Maintain such records and accounts and furnish such information and reports as are required by the Secretary under these regulations or pursuant thereto and permit the Secretary access to books, records and premises for purposes of investigation in connection with a grievance or to ascertain compliance with these regulations or the rules and orders of the Department issued thereunder.

(b) Advise the Secretary within 15 days of the award of any contract under a section 3 covered project of the steps which have been and will be taken to comply with the requirements of Subparts B, C, and D of this part.

§ 76.125 Implementing procedures and instructions.

Assistant Secretaries of the Department administering programs subject to this regulation may issue such procedures and instructions as are necessary to implement the provisions of section 3 and this part. A copy of such procedures and instructions shall be forwarded to the Secretary for approval prior to issuance.

§ 76.130 Labor standards.

All labor standards applicable by statute, regulations, or other administrative issuance shall apply to section 3 covered projects.

§ 76.135 Effective date.

This part shall become effective on [ ] 1971 for all applications for assistance under section 3 covered by projects which are made after such date within the meaning of the program in question. However, nothing in this part shall effect requirements already imposed on applicants, recipients, and contractors, and subcontractors pursuant to section 3.

GEORGE ROMNEY,
Secretary of Housing and Urban Development.

[FR Doc.71-8618 Filed 6-17-71;8:51 am]

QUESTIONNAIRE

Form Approved
OMB No. 63–S70001

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
OFFICE OF EQUAL OPPORTUNITY

PRIVATE LENDING INSTITUTIONS QUESTIONNAIRE

FOR OFFICE USE ONLY	
GEOGRAPHICAL LOCATION	
STATE	SMSA

INSTRUCTIONS

Please complete by checking applicable box or supplying requested information and returning to the Regulatory Agency indicated in the box checked below:

a. ☐ Federal Deposit Insurance Corporation
b. ☐ Federal Home Loan Bank Board
c. ☐ Federal Reserve Board
d. ☐ Comptroller of the Currency
e. ☐

THE INFORMATION YOU FURNISH WILL BE HELD IN CONFIDENCE AS TO ITS SPECIFIC SOURCE. IT WILL BE USED BY THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT AND THE FEDERAL FINANCIAL REGULATORY AGENCIES FOR PURPOSES OF DEVELOPING POLICY AND PLANS FOR IMPLEMENTING FEDERAL FAIR HOUSING LAWS.

NAME OF INSTITUTION	ADDRESS *(No., Street, City, State and ZIP Code)*

TYPE OF INSTITUTION

	YES	NO
1. Does your institution make loans for the purchase, construction, rehabilitation, improvement, repair, or maintenance of single–family or multifamily homes or projects?		
If the answer is "NO," please return this form to the Federal agency indicated above. Do not answer remaining questions.		
2. Is your institution an approved lender under procedures of:		
a. The Federal Housing Administration?		
b. The Veterans Administration?		
3. Since enactment of Title VIII of the Civil Rights Act in April 1968 (Fair Housing), has your institution taken any action to advise potential customers and the general public that loan applications will be considered solely on the basis of the ability of the borrower to repay the loan without regard to race, color, religion, or national origin?		
4. Since April 1968, has the proportion of residential loans made by your institution to minority group members a. ☐ Increased? b. ☐ Decreased? c. ☐ Stayed the same?		
5. Since enactment of Title VIII of the Civil Rights Act in April 1968 (Fair Housing), has your institution been questioned by Federal, State, or local authorities on any particular request for not making a housing loan on the basis of race, color, religion, or national origin?		
6. If answer to Item 5 is "YES," please indicate below the alleged charge or reason stated: a. ☐ Refusal to make a loan because of race, color, religion, or national origin of applicant b. ☐ Refusal to make a loan in a specific neighborhood c. ☐ Refusal to make a loan because of proximity to low–rent or public housing projects d. ☐ Other		
7. Are there neighborhoods or other areas of high concentrations of minority group members in which your institution refuses to make loans for residential purposes?		
8. Does your institution consider any of the three following characteristics in determining whether or not to make a loan on a particular property?		
a. Racial or ethnic characteristics of the neighborhood, e.g., the racial or ethnic composition of the neighborhood is predominantly mixed of made up of one minority group; the neighborhood is currently undergoing a transitional phase, one group moving in the other vacating; the neighborhood is made up of more than one racial group with no apparent shifting in racial composition?		
b. The proximity of low–rent or public housing projects?		
c. Income levels of residents of the neighborhood?		

9. During the last 12–month period, what proportion of your single–family housing loans do you estimate were made to minority group members?

a. ☐ Less than 5%
b. ☐ 5% to 15%
c. ☐ 15% to 25%
d. ☐ 25% to 50%
e. ☐ 50% to 75%
f. ☐ 75% or more

10. With respect to single–family housing loans (conventional as well as FHA or VA) approved by your institution in the last 12–months, state (or estimate) their number by loan size and distribution by race, color, or ethnic origin of borrower:

LOAN SIZE	TOTAL NUMBER	NUMBER MADE TO:				
		NEGRO/ BLACK	AMERICAN INDIAN	SPANISH AMERICAN	ORIENTAL	OTHER MINORITIES
a. Under $5,000						
b. $5,000 – $15,000						
c. $16,000 – $25,000						
d. Over $25,000						

11. Does your institution sometimes accept applications for loans filed by brokers or developers on behalf of prospective borrowers?
a. ☐ YES b. ☐ NO

12. If the answer to question 11 is "YES," estimate the percentage of all applications so initiated within the last 12–month period:

_____ percent

13. If the answer to question 11 is "YES," is the loan applicant required to appear in person at your institution?
a. ☐ YES b. ☐ NO

14. Does your institution employ the services of minority group members as appraisers?
a. ☐ YES b. ☐ NO

15. If the answer to the above is "YES," estimate the percentage of all appraisals on single–family homes that were made by minority members within the last 12–month period:

_____ percent

16. Report below the number of employees in each of the following categories:

a. Total number of persons employed by your institution[1]	b. Total number of minority group members employed:
c. Number of loan officers:	d. Number of minority group loan officers:
e. Number of managers and assistant managers:	f. Number of minority group managers and assistant managers:
g. Number of cashiers and tellers:	h. Number of minority group cashiers and tellers:
i. Number of appraisers on the staff :	j. Number of minority group appraisers on the staff:

17. Are there any minority group members on your institution's management control board or board of directors or loan committee?
a. ☐ YES b. ☐ NO

18. Since April 1968, has the total number of your minority group employees in the five categories listed above in number 16d., f., h., and j.

Increased? Decreased? Remained the same?

19. DATE	20. TITLE OF OFFICIAL	21. SIGNATURE OF OFFICIAL

[1] For purposes of question number 16, count a person who performs more than one function just one time; e.g., one person may serve both as loan officer and cashier or assistant manager.

NOTE: (For purposes of this survey "minority group members: include Negro/Black, American Indian, Spanish American, Oriental or Other Minorities (such as Eskimos). Members of the White race are considered non–minority.)

SUPPLEMENTAL QUESTIONS

1. Please attach to the returned questionnaire a copy of the eligibility criteria sheet which is used in judging the eligibility of each applicant for a residential loan.

2. Please attach a copy of the residential loan application form employed by your institution. *(If a form is not used, please explain how the request for a loan is recorded.)*

MAGNETIC DATA

U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
FEDERAL HOUSING ADMINISTRATION

PREPARATION OF APPLICATION FOR CREDIT APPROVAL

For processing the credit of mortgagors under any FHA 1-to 4-family program. This form is primarily for use in converting an outstanding commitment to a firm commitment in the name of an approved mortgagor. The mortgagee should complete all blanks in the form, using information from the outstanding commitment or the mortgagee's estimate. When necessary, attach statements with details.

REQUIRED EXHIBITS TO BE SENT WITH APPLICATION

(1) Credit Report
(2) Form 2004f, Verification of Deposits
(3) Form 2004g, Verification of Employment
(4) One signed or certified copy of sales contract or contract for deed.
(5) A currently dated balance sheet and operating statement if mortgagor's principal income is from own business.
(6) Form 2561, Mortgagor's Contract with Respect to Hotel and transient Occupancy (only 2-3-4-family dwelling).
(7) For Section 222 cases involving Servicemen, attach Certificate of Eligibility, DD Form 802.
(8) For Section 221 low and moderate income houses for displaced persons, attach FHA Form 3476. Certificate of Eligibility.
(9) For Section 235 homeownership cases, attach FHA Form No. 3100, Application for Homeownership Assistance under Section 235 of the NHA and a statement that the application fee, if collected from the applicant, will be refunded if a firm commitment is not issued in the name of the applicant.
(10) For special veterans terms submit Cert. of Veteran Status, VA Form 26-8261 (obtained by veteran from local VA office).
(11) Proposed Construction. If to be built under contract, one signed or certified copy of the contractor's bid or, if a contract is not used, an estimate of construction cost.
(12) Existing Houses - With major alterations, one copy of contractor's bid or, if contractor is not intended, an estimate of the cost of the improvements.
(13) If Form 2900-1 is completed and signed before receipt of the estimate of value, attach a statement, signed by the applicant, that he has received a copy of the applicable Statement or Certificate.

FORM ENTRIES

1. Section of National Housing Act from outstanding commitment, or mortgagee should insert Section requested.
2. FHA Case No., from outstanding commitment, if any; otherwise leave blank.
3. Property Address or description.
4. MORTGAGORS (Husband, Wife, Other) - Name and address; last name first. Present marital status, age, number of dependents and their ages. If co-mortgagor other than husband and wife is involved, enter name(s) but attach separate 2900-1 and required exhibits on co-mortgagor(s).

   The information concerning minority group categories is requested for statistical purposes so the Department may determine the degree to which its programs are utilized by minority families.

5. MORTGAGEE - Name, address and Zip Code.
6. Amount of loan requested, interest rate, term in months, monthly payment to principal and interest. The mortgage amount is set by applying statutory percentage of sum of value (replacement cost) and closing costs limits to the lower of sum of value (replacement cost) or total acquisition cost. Total acquisition cost is the real estate cost, including repairs and closing costs. Prepayable expenses and non-realty items are not included in total acquisition cost but are used in determining the adequacy of available assets for settlement. Under 203(b) Vets, 221(d)(2) and 235 prepaids may be applied toward cash investment.
7. PURPOSE OF LOAN - Type of transaction. If refinancing, attach statement showing date property acquired, purchase price, date of existing loan, original and present unpaid balances, full monthly payment, maturity date, name of present holder, and amount of any delinquency. Indicate whether mortgagor will be occupant or otherwise.
8. EMPLOYMENT - Occupations; employers' names and addresses; years with present employers. If less than 2 years, attach statement giving details of prior employment.
9. MONTHLY INCOME - Current base pay for all mortgagors. Show commissions, fees, etc. as other income.
10. PREVIOUS MONTHLY HOUSING EXPENSE - Monthly housing expenses paid past 12 months.
11. PREVIOUS MONTHLY FIXED CHARGES - Income taxes, life insurance premiums (show face value of life insurance), social security, retirement and other monthly fixed charges for past 12 months. Enter "none" when appropriate.
12. ASSETS FOR CLOSING - (A) Assets available to complete closing usually consist of bank deposits, savings bonds, and marketable securities. If cash value of life insurance, net returns from property being sold, "work equity," "cash on hand," or a cash gift are to be used, enter amount under Assets for Closing as "Other" and explain. Cash gifts must be supported by the donor's statement indicating no repayment is expected. Assets not to be used in the transaction should be listed under (B).
13. LIABILITIES - Monthly payment and unpaid balance on current debts. Enter the word "none" when appropriate.
14. FUTURE MONTHLY PAYMENTS
    a. Principal & Interest - Monthly payment from FHA Amort. Tables, Form 2025.
    b. FHA Mortgage Insurance Premium - 1/12 of first annual from FHA Amort. Tables, Form 2025.
    c. Ground Rent - Leasehold cases only. 1/12 of annual ground rent.
    d. Total Debt Service - Total of (a), (b) and (c).
    e. Fire Insurance - From outstanding commitment or mortgagee's estimate.
    f. Taxes, Special Assessments - From Form 2800, Mortgagee's Application for Property Appraisal. If improvements have not been assessed, estimate assuming completion of construction.
    g. Total Mortgage Payment - Total of (d), (e) and (f).
    h. Maintenance - From outstanding commitment or mortgagee's estimate.
    i. Heat & Utilities - From outstanding commitment or mortgagee's estimate.
    j. Total Housing Expense - Total of (g), (h) and (i).
    k. Other Recurring Charges - An estimate of debts which will continue beyond 1 year and will be a factor in determining the adequacy of effective income. Enter sum of monthly payments. Include notes, installment accounts, real estate, state taxes, life insurance premiums, social security and retirement. Disregard payments on real estate to be sold or traded and Federal Income taxes. Enter "none" when appropriate.
    l. Total Fixed Payments - Total of (j) and (k).
15. SETTLEMENT REQUIREMENTS
    a. Existing Debt - Refinancing cases only. Total amount owed.
    b. Sale Price - Contract price less amount of (1) closing costs; or (2) prepaid expenses to be paid by seller; or (3) fair market value of non-realty items such as draperies, furniture, free occupancy, etc. Enter (1) as 15(d); (2) as 15(h) and (3) as 15(i).
    c. Repairs and Improvements - from outstanding commitment or mortgagor's estimate of repairs or improvements to be paid by purchaser not included in sales price and required by mortgagor or FHA.
    d. Closing Costs - Mortgagee's estimate regardless of whether costs are included in contract price. Include FHA fees, mortgagee's service charge, title search, preparation of deed, mortgage, mortgage tax, recording fees, etc. Do not include deposits for unaccrued taxes, insurance premiums, etc.
    e. Total - Total of (a), (b), (c) and (d).
    f. Mortgage Amount - As shown in Block 6.
    g. Mortgagors Required Investment - Subtract (f) from (e); enter remainder. Amount must equal or exceed FHA required cash investment for the Program applied under.
    h. Prepayable Expenses - Amount to be deposited by mortgagor for unaccrued taxes, fire insurance premiums, mortgage insurance premiums, etc.
    i. Non-Realty and Other Items - Include non-realty and other items deducted from contract price and omitted from (b), such as draperies, furniture, free occupancy.
    j. Total Requirements - Total of (g), (h) and (i).
    k. Amount Paid - From Sales Contract. Indicate cash or other. Attach statement if other than cash.
    l. Amount to be paid - Subtract (k) from (j). Explain if other than cash.
    m. Assets available - Total assets for closing from 12(A).
16. OTHER REAL ESTATE - Address of other real estate plus Sales Price and mortgage information.
17. MORTGAGOR'S CERTIFICATE - Answer all questions.
18. MORTGAGEE'S CERTIFICATE - Signature of mortgagee.

REMOVE THIS SHEET - THE REVERSE MAY BE USED AS WORK SHEET OR AS EXTRA COPY FOR MORTGAGEE

Form Approved
Budget Bureau No. 63-R1062

U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
FEDERAL HOUSING ADMINISTRATION

2. FHA Case No.

1.

MORTGAGEE'S APPLICATION FOR MORTGAGOR APPROVAL AND COMMITMENT FOR MORTGAGE INSURANCE UNDER THE NATIONAL HOUSING ACT

☐ SEC. 203(b) ☐ SEC.

3. PROPERTY ADDRESS

4. MORTGAGORS:

Husband _____ Age ____

Wife _____ Age ____

Address _____

Married Yrs. No. of Dependents Ages

Co-Mortgagor(s) Age(s)

(Check One)

☐ White *(Non-Minority)* ☐ American Indian ☐ Spanish American

☐ Negro / Black ☐ Oriental ☐ Other Minority

5. MORTGAGEE - Name, Address & Zip Code *(Please Type)*

(Please locate address within corner marks)

6. MORTGAGE APPLIED FOR →	Mortgage Amount	Interest Rate	No. of Months	Monthly Payment Principal & Interest
	$	%		$

7. PURPOSE OF LOAN: . . . ☐ Finance Constr. on Own Land ☐ Finance Purchase ☐ Refinance Exist. Loan ☐ Finance Impr. to Exist. Prop. ☐ Other

MORTGAGOR WILL BE: . ☐ Occupant ☐ Landlord ☐ Builder ☐ Escrow Commit. Mortgagor

8. EMPLOYMENT

Husband's occupation _____

Employer's name & address _____

_____ years employed ____

Wife's occupation _____

Employer's name & address _____

_____ years employed ____

9. MONTHLY INCOME

Husband's base pay . . . . . $ _____

Other Earnings (explain) . . . . . _____

Wife's base pay . . . . . _____

Other Earnings (explain) . . . . . _____

Gross Income, Real Estate . . . . . _____

Other (explain) . . . . . _____

TOTAL $ _____

10. PREVIOUS MONTHLY HOUSING EXPENSE

Mortgage payment or rent . . . . . $ _____

Fire Insurance . . . . . _____

Taxes, special assessments . . . . . _____

Maintenance . . . . . _____

Heat & Utilities . . . . . _____

Other (explain) . . . . . _____

TOTAL $

11. PREVIOUS MONTHLY FIXED CHARGES

Federal, State & Local income taxes . . . . . $ _____

Prem. for $ _____ Life Insurance . . . . . _____

Social Security & Retirement Payments . . . . . _____

Installment account payments . . . . . _____

Operating Expenses, other Real Estate . . . . . _____

Other (explain) . . . . . _____

TOTAL $

12. ASSETS FOR CLOSING

Cash accounts _____ $ _____

_____ _____

Marketable securities _____

Other (explain) _____ _____

OTHER ASSETS (A) TOTAL $ _____

Cash deposit on purchase . . . . . _____

Other (explain) _____ _____

_____ _____

_____ _____

(B) TOTAL $

13. LIABILITIES

	Monthly Payt.	Unpd. Bal.
Automobile	$	$
Debts, other Real Estate		
Life Insurance Loans		
Notes payable		
Credit Union		
Retail accounts		
TOTAL	$	$

14. FUTURE MONTHLY PAYMENTS

(a) Principal & Interest . . . . . $ _____

(b) FHA Mortgage Insurance Premium . . . . . _____

(c) Ground rent (Leasehold only) . . . . . _____

(d) TOTAL DEBT SERVICE (a+b+c) . . . . . _____

(e) Fire Insurance . . . . . _____

(f) Taxes, special assessments . . . . . _____

(g) TOTAL MTG. PAYT. (d+e+f) . . . . . _____

(h) Maintenance . . . . . _____

(i) Heat & utilities . . . . . _____

(j) TOTAL HSG. EXPENSE (g+h+i) . . . . . _____

(k) Other recurring charges (explain) . . . . . _____

(l) TOTAL FIXED PAYT. (i+k) . . . . . $ _____

15. SETTLEMENT REQUIREMENTS

(a) Existing debt (Refinancing only) . . . . . $ _____

(b) Sale price (Realty only) . . . . . _____

(c) Repairs & Improvements . . . . . _____

(d) Closing Costs . . . . . _____

(e) TOTAL (a+b+c+d) . . . . . _____

(f) Mortgage amount . . . . . _____

(g) Mortgagor's required investment (e−f) . . . . . _____

(h) Prepayable expenses . . . . . _____

(i) Non-realty & other items . . . . . _____

(j) TOTAL REQUIREMENTS (g+h+i) . . . . . _____

(k) Amt. pd. ☐ cash ☐ Other (explain) . . . . . _____

(l) Amt. to be pd. ☐ cash ☐ Other (explain) . . . . . _____

(m) Tot. assets available for closing (12(A)) . . . . . $ _____

16. Do you own other Real Estate Unpaid Bal. $ ☐ Yes ☐ No Is it to be sold Address ☐ Yes ☐ No FHA mortgage ☐ Yes ☐ No Sales Price $ Lender Orig-Mtg. Amt $

17. **MORTGAGOR'S CERTIFICATE**-- I ☐ have ☐ have not received a copy of the FHA Statement of Value (FHA Form 2800-6) or Veterans Administration Certificate of Reasonable Value (VA Form 26-1843) showing the estimated value of the property described in this application. Have you sold a property within the last 2 years which had an FHA mortgage? ☐ Yes ☐ No. If "Yes" was the mortgage paid in full? ☐ Yes ☐ No. If "No" give FHA Case Number _____, buyer's name _____, property address _____, date of transfer _____, lender's name and address _____ original mortgage amount $ _____, unpaid balance when sold $ _____. Did buyer intend to occupy? ☐ Yes ☐ No. have you ever been obligated on a home loan, home improvement loan or a mobile home which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement? ☐ Yes ☐ No. If "Yes" attach statement giving full details including date, property address, name and address of lender, FHA or VA Case Number, if any, and reasons for the action. If dwelling to be covered by this mortgage is to be rented, it is a part of, adjacent or contiguous to any project, subdivision, or group of rental properties involving eight or more dwelling units in which you have any financial interest? ☐ Yes ☐ No ☐ Not to be rented. If "Yes" give details. Do you own four or more dwelling units with mortgages insured under any title of the National Housing Act? ☐ Yes ☐ No. If "Yes" submit FHA Form 2561. The Mortgagor certifies that all information in this application is given for the purpose of obtaining a loan to be insured under the National Housing Act and is true and complete to the best of his knowledge and belief. Verification may be obtained from any source named herein.

Signature(s) Date 19

18. **MORTGAGEE'S CERTIFICATE**- The mortgagee certifies that all information in this application is true and complete to the best of its knowledge and belief. Signature Date: 19

WARNING: Section 1010 of Title 18, U. S. C., "Federal [illegible]ing Administration transactions," provides: "Whoever, fo[illegible] purpose of . . .influencing in any way the action of such Administration . . . makes, passes, utters, or publishes any [illegible]ment, knowing the same to be false . . .shall be fined not mo[illegible]an $5,000 or imprisoned not more than two years, or both."

Form Approved
Budget Bureau No. 63-R1062

U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
FEDERAL HOUSING ADMINISTRATION

2. FHA Case No.

1. **MORTGAGEE'S APPLICATION FOR MORTGAGOR APPROVAL AND COMMITMENT FOR MORTGAGE INSURANCE UNDER THE NATIONAL HOUSING ACT**

☐ SEC. 203(b) ☐ SEC.

3. PROPERTY ADDRESS

4. MORTGAGORS:

Husband _____ Age ___

Wife _____ Age ___

Address _____

Married Yrs. No. of Dependents Ages

Co-Mortgagor(s) Age(s)

(Check One)

☐ White *(Non-Minority)* ☐ American Indian ☐ Spanish American

☐ Negro / Black ☐ Oriental ☐ Other Minority

5. MORTGAGEE - Name, Address & Zip Code *(Please Type)*

(Please locate address within corner marks)

6. MORTGAGE APPLIED FOR →	Mortgage Amount	Interest Rate	No. of Months	Monthly Payment Principal & Interest
	$	%		$

7. PURPOSE OF LOAN: . . . ☐ Finance Constr. on Own Land ☐ Finance Purchase ☐ Refinance Exist. Loan ☐ Finance Impr. to Exist. Prop. ☐ Other

MORTGAGOR WILL BE: . ☐ Occupant ☐ Landlord ☐ Builder ☐ Escrow Commit. Mortgagor

8. **EMPLOYMENT**

Husband's occupation _____

Employer's name & address _____

_____ years employed _____

Wife's occupation _____

Employer's name & address _____

_____ years employed _____

9. **MONTHLY INCOME**

Husband's base pay . . . . . $ _____

Other Earnings (explain) . . . . . _____

Wife's base pay . . . . . _____

Other Earnings (explain) . . . . . _____

Gross Income, Real Estate . . . . . _____

Other (explain) . . . . . _____

TOTAL $ _____

10. **PREVIOUS MONTHLY HOUSING EXPENSE**

Mortgage payment or rent . . . . . $ _____

Fire Insurance . . . . . _____

Taxes, special assessments . . . . . _____

Maintenance . . . . . _____

Heat & Utilities . . . . . _____

Other (explain) . . . . . _____

TOTAL $

11. **PREVIOUS MONTHLY FIXED CHARGES**

Federal, State & Local income taxes . . . . . $ _____

Prem. for $ _____ Life Insurance . . . . . _____

Social Security & Retirement Payments . . . . . _____

Installment account payments . . . . . _____

Operating Expenses, other Real Estate . . . . . _____

Other (explain) . . . . . _____

TOTAL $

12. **ASSETS FOR CLOSING**

Cash accounts _____ $ _____

_____ _____

Marketable securities _____

Other (explain) _____ _____

OTHER ASSETS (A) TOTAL $ _____

Cash deposit on purchase . . . . . _____

Other (explain) _____ _____

_____ _____

_____ _____

(B) TOTAL $

13. **LIABILITIES**

	Monthly Payt.	Unpd. Bal.
Automobile	$	$
Debts, other Real Estate		
Life Insurance Loans		
Notes payable		
Credit Union		
Retail accounts		
TOTAL	$	$

14. **FUTURE MONTHLY PAYMENTS**

(a) Principal & Interest . . . . . $ _____

(b) FHA Mortgage Insurance Premium . . . . . _____

(c) Ground rent (Leasehold only) . . . . . _____

(d) TOTAL DEBT SERVICE (a+b+c) . . . . . _____

(e) Fire Insurance . . . . . _____

(f) Taxes, special assessments . . . . . _____

(g) TOTAL MTG. PAYT. (d+e+f) . . . . . _____

(h) Maintenance . . . . . _____

(i) Heat & utilities . . . . . _____

(j) TOTAL HSG. EXPENSE (g+h+i) . . . . . _____

(k) Other recurring charges (explain) . . . . . _____

(l) TOTAL FIXED PAYT. (i+k) . . . . . $ _____

15. **SETTLEMENT REQUIREMENTS**

(a) Existing debt (Refinancing only) . . . . . $ _____

(b) Sale price (Realty only) . . . . . _____

(c) Repairs & Improvements . . . . . _____

(d) Closing Costs . . . . . _____

(e) TOTAL (a+b+c+d) . . . . . _____

(f) Mortgage amount . . . . . _____

(g) Mortgagor's required investment (e−f) . . . . . _____

(h) Prepayable expenses . . . . . _____

(i) Non-realty & other items . . . . . _____

(j) TOTAL REQUIREMENTS (g+h+i) . . . . . _____

(k) Amt. pd. ☐ cash ☐ Other (explain) . . . . . _____

(l) Amt. to be pd. ☐ cash ☐ Other (explain) . . . . . _____

(m) Tot. assets available for closing (12(A)) . . . . . $ _____

16. Do you own other Real Estate Unpaid Bal. $ ☐ Yes ☐ No Is it to be sold Address ☐ Yes ☐ No FHA mortgage ☐ Yes ☐ No Sales Price $ Lender Orig-Mtg. Amt. $

17. **MORTGAGOR'S CERTIFICATE**-- I ☐ have ☐ have not received a copy of the FHA Statement of Value (FHA Form 2800-6) or Veterans Administration Certificate of Reasonable Value (VA Form 26-1843) showing the estimated value of the property described in this application. Have you sold a property within the last 2 years which had an FHA mortgage? ☐ Yes ☐ No. If "Yes" was the mortgage paid in full? ☐ Yes ☐ No. If "No" give FHA Case Number _____, buyer's name _____, property address _____, date of transfer _____, lender's name and address _____ original mortgage amount $ _____, unpaid balance when sold $ _____. Did buyer intend to occupy? ☐ Yes ☐ No. have you ever been obligated on a home loan, home improvement loan or a mobile home which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement? ☐ Yes ☐ No. If "Yes" attach statement giving full details including date, property address, name and address of lender, FHA or VA Case Number, if any, and reasons for the action. If dwelling to be covered by this mortgage is to be rented, it is a part of, adjacent or contiguous to any project, subdivison, or group of rental properties involving eight or more dwelling units in which you have any financial interest? ☐ Yes ☐ No ☐ Not to be rented. If "Yes" give details. Do you own four or more dwelling units with mortgages insured under any title of the National Housing Act? ☐ Yes ☐ No. If "Yes" submit FHA Form 2561. The Mortgagor certifies that all information in this application is given for the purpose of obtaining a loan to be insured under the National Housing Act and is true and complete to the best of his knowledge and belief. Verification may be obtained from any source named herein.

Signature(s) Date 19

18. **MORTGAGEE'S CERTIFICATE**- The mortgagee certifies that all information in this application is true and complete to the best of its knowledge and belief. Signature Date: 19

WARNING: Section 1010 of Title 18, U. S. C., "Federal Housing Administration transactions," provides: "Whoever, for the purpose of . . .influencing in any way the action of such Administration . . . makes, passes, utters, or publishes any statement, knowing the same to be false . . .shall be fined not more than $5,000 or imprisoned not more than two years, or both."

Form Approved
Budget Bureau No. 63-R1062

U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
FEDERAL HOUSING ADMINISTRATION

2. FHA Case No. ▲

1. SPECIAL PROCESSING ▲
1. ☐ Veteran 2. ☐ Assistance Payment 4. ☐ _____

CREDIT ANALYSIS PAGE

MORTGAGE TO BE INSURED UNDER
☐ SEC. 203(b) ☐ SEC.

2

3. PROPERTY ADDRESS

4. MORTGAGORS:
Husband _____ Age ▲ ____
Wife _____ Age ▲ ____
Address _____

Married ▲ Yrs. No. of Dependents ▲ Ages ▲
Co-Mortgagor(s) Age(s) ▲

▲ *(Check One)*
1 ☐ White *(Non-Minority)* 3 ☐ American Indian 5 ☐ Spanish American
2 ☐ Negro / Black 4 ☐ Oriental 9 ☐ Other Minority

5.

6. MORTGAGE APPLIED FOR →	Mortgage Amount	Interest Rate	No. of Months	Monthly Payment Principal & Interest
	$	%		$

7.
PURPOSE OF LOAN: ▲ ☐ Finance Constr. on Own Land ☐ Finance Purchase ☐ Refinance Exist. Loan ☐ Finance Impr. to Exist. Prop. ☐ Other
MORTGAGOR WILL BE: ▲ ☐ Occupant ☐ Landlord ☐ Builder ☐ Escrow Commit. Mortgagor

8. EMPLOYMENT
Husband's occupation _____
Employer's name & address _____
_____ years employed ____
Wife's occupation _____
Employer's name & address _____
_____ years employed ____

9. EFFECTIVE INCOME — MONTHLY INCOME
▲$ _____ Husband's base pay ..... $ _____
_____ Other Earnings ..... _____
_____ Wife's base pay ..... _____
_____ Other Earnings ..... _____
_____ Income, other Real Estate ..... _____
_____ Other ..... _____
▲ _____ TOTAL ..... ▲$ _____
_____ Less Federal Income Tax ....
▲$ NET EFFECTIVE INCOME

10. PREVIOUS MONTHLY HOUSING EXPENSE
Mortgage payment or rent ..... $ _____
Fire Insurance ..... _____
Taxes, special assessments ..... _____
Maintenance ..... _____
Heat & Utilities ..... _____
Other (explain) ..... _____
TOTAL $

11. PREVIOUS MONTHLY FIXED CHARGES
Federal, State & Local income taxes ..... $ _____
Prem. for $ _____ Life Insurance ..... _____
Social Security & Retirement Payments ..... _____
Installment account payments ..... _____
Operating Expenses, other Real Estate ..... _____
Other (explain) ..... _____
TOTAL $

12. ASSETS FOR CLOSING
Cash accounts _____ $ _____
_____ _____
Marketable securities _____
Other (explain) _____ _____
OTHER ASSETS (A) TOTAL $ _____
Cash deposit on purchase ..... _____
Other (explain) _____ _____
_____ _____
_____ _____
(B) TOTAL $

13. LIABILITIES — Monthly Payt. — Unpd. Bal.
Automobile ..... $ _____ $ _____
Debts, other Real Estate ..... _____ _____
Life Insurance Loans ..... _____ _____
Notes payable ..... _____ _____
Credit Union ..... _____ _____
Retail accounts ..... _____ _____
_____ _____ _____
_____ _____ _____
_____ _____ _____
TOTAL $ $

14. FUTURE MONTHLY PAYMENTS
(a) Principal & Interest ..... $ _____ $ _____
(b) FHA Mortgage Insurance Premium . _____ _____
(c) Ground rent (Leasehold only) ..... _____ _____
(d) TOTAL DEBT SERVICE (a+b+c) ... _____ _____
(e) Fire Insurance ..... _____ _____
(f) Taxes, special assessments ..... _____ ▲ _____
(g) TOTAL MTG. PAYT. (d+e+f) ..... _____ ▲ _____
(h) Maintenance ..... _____ ▲ _____
(i) Heat & utilities ..... _____ _____
(j) TOTAL HSG. EXPENSE (g+h+i) ... _____ ▲ _____
(k) Other recurring charges (explain) .. _____ _____
(l) TOTAL FIXED PAYT. (j+k) ..... $ _____ ▲$ _____

15. SETTLEMENT REQUIREMENTS
(a) Existing debt (Refinancing only) . $ _____ $ _____
(b) Sale price (Realty only) ..... _____ ▲ _____
(c) Repairs & Improvements ..... _____ _____
(d) Closing Costs ..... _____ ▲ _____
(e) TOTAL (a+b+c+d) ..... _____ ▲ _____
(f) Mortgage amount ..... _____ _____
(g) Mortgagor's required investment (e−f) _____ _____
(h) Prepayable expenses ..... _____ _____
(i) Non-realty & other items ..... _____ _____
(j) TOTAL REQUIREMENTS (g+h+i) .. _____ _____
(k) Amt. pd. ☐ cash ☐ Other (explain) _____ _____
(l) Amt. to be pd. ☐ cash ☐ Other (explain) _____ _____
(m) Tot. assets available for closing (12(A)) $ _____ $ _____

16. Do you own other Real Estate Unpaid Bal. $ ☐ Yes ☐ No Is it to be sold Address ☐ Yes ☐ No FHA mortgage ☐ Yes ☐ No Sales Price $ Lender Orig-Mtg. Amt $

17. RATIOS: Loan to Value %: Term to Remain. Econ. Life %: Total Payt. to Rental Value %: Debt Serv. to Rent Inc. —%

18. MORTGAGOR RATING _____
Credit Characteristics _____ Motivating Interest in Ownership _____ Importance of Monetary Interest _____
Adequacy of Available Assets _____ Stability of Effective Income _____ Adequacy of Effective Income _____

Remarks:

Examiner: Reviewer: Date: 19

Form Approved
Budget Bureau No. 63-R1062

U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
FEDERAL HOUSING ADMINISTRATION

FHA Case No.

FIRM COMMITMENT FOR

MORTGAGE INSURANCE UNDER THE NATIONAL HOUSING ACT

☐ SEC. 203(b) ☐ SEC.

PROPERTY ADDRESS

MORTGAGORS:

Husband _____ Age _____

Wife _____ Age _____

Address _____

Married Yrs. No. of Dependents Ages

Co-Mortgagor(s) Age(s)

(*Check One*)

1 ☐ White (*Non-Minority*) 3 ☐ American Indian 5 ☐ Spanish American

2 ☐ Negro / Black 4 ☐ Oriental 9 ☐ Other Minority

MORTGAGE APPLIED FOR →	Mortgage Amount	Interest Rate	No. of Months	Monthly Payment Principal & Interest
	$	%		$

☐ **APPROVED:** A note and mortgage described above or as modified below will be insured under the National Housing Act provided one of the mortgagors will be an owner-occupant and all conditions appearing in any outstanding commitment issued under the above case number and those set forth below are fulfilled.

	Mortgage Amount	Interest Rate	No. of Months	Monthly Payment Principal & Interest
☐ MODIFIED AND APPROVED AS FOLLOWS:	$	%		$

ESTIMATE OF VALUE AND CLOSING COSTS

VALUE OF PROPERTY $ _____

Closing Costs . . . . . $ _____

TOTAL (*For Mortgage Insurance Purposes*) . . $ _____

Improved Floor Area Sq. Ft.

ADDITIONAL CONDITIONS

☐ 2544 - Builders warranty required.

☐ Owner-occupancy NOT required. (*Delete (e) - Mortgagor's Certificate*)

(*See item(s)* _____ *on Addendum to Commitment*)

THIS COMMITMENT EXPIRES:

_____, 19

(*Expiration Date*)

(*Authorized Agent for the Federal Housing Commissioner*)

DATE OF THIS COMMITMENT:

_____, 19

(*Insuring Office*)

INSTRUCTIONS TO MORTGAGEE: Forward to the insuring office: (1) this commitment signed by the mortgagee and mortgagor; (2) a copy of the note, bond or other credit instrument; (3) a copy of the mortgage or other security instrument; (4) a copy of loan closing statement, settlement sheet or a statement signed by the mortgagee which itemizes all charges and fees collected by the mortgagee from the mortgagor; and (5) FHA Mortgage Insurance Certificate completed with case number, Section of the National Housing Act, mortgage amount, property address, mortgagors' names and mortgagee's name and address.

MORTGAGOR'S CERTIFICATE - The undersigned certifies that:

(a) The mortgaged property, including removable equipment items shown on any outstanding commitment issued under the above case number and those set forth above, will be owned by me free and clear of all liens other than that of such mortgage.

(b) I will not have outstanding any other unpaid obligations contracted in connection with the mortgage transaction or the purchase of the said property except obligations which are secured by property or collateral owned by me independently of the said mortgaged property, or obligations approved by the Commissioner.

(c) One of the undersigned is the occupant of the subject property. (NOTE: Delete item (c) if owner occupancy not required by commitment.)

(d) All charges and fees collected from me as shown in the settlement statement have been paid from my own funds, and no other charges have been or will be paid by me in respect to this transaction.

(e) Check Applicable Box:

☐ This was a refinancing transaction; sale of property was not involved.

☐ Purchase of the lot was a separate transaction; dwelling was built for occupancy by me.

☐ The FHA Statement of Appraised Value or VA Certificate of Reasonable Value was given to me prior to my signing the purchase contract for the property.

☐ The FHA Statement of Appraised Value or VA Certificate of Reasonable Value was not received by me prior to my signing the contract to purchase, but the contract to purchase contained the following language: "It is expressly agreed that, notwithstanding any other provisions of this contract, the purchaser shall not be obligated to complete the purchase of the property described herein or to incur any penalty by forfeiture of earnest money deposits or otherwise unless the seller has delivered to the purchaser a written statement issued by the Federal Housing Commissioner setting forth the appraised value of the property (excluding closing costs) of not less than $ _____ which statement the seller hereby agrees to deliver to the purchaser promptly after such appraised value statement is made available to the seller. The purchaser shall, however, have the privilege and option of proceeding with the consummation of the contract without regard to the amount of the appraised valuation made by the Federal Housing Commissioner." (IF THE AMENDMENT PROCEDURE WAS NECESSARY, THE DOLLAR AMOUNT USED IN THE AMENDATORY CLAUSE IS INSERTED IN THE ABOVE BLANK.)

(f) Neither I, nor anyone authorized to act for me, will refuse to sell or rent, after the making of a bona fide offer, or refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny the dwelling or property covered by this loan to any person because of race, color, religion, or national origin. I recognize that any restrictive covenant on this property relating to race, color, religion, or national origin is illegal and void and any such covenant is hereby specifically disclaimed. I understand that civil action for preventative relief may be brought by the Attorney General of the United States in any appropriate U. S. District Court against any person responsible for a violation of this certification.

Signature(s) Date: 19

MORTGAGEE'S CERTIFICATE - The undersigned certifies that to the best of its knowledge:

Date _____, 19 _____

(a) None of the statements made in its application for insurance nor in the Mortgagor's Certificate are untrue or incorrect.

(b) The conditions listed above or appearing in any outstanding commitment issued under the above case number have been fulfilled.

(c) Complete disbursement of the loan has been made to the Mortgagor, or to his creditors for his account and with his consent.

(d) The security instrument has been recorded and is a good and valid first lien on the property described.

(e) No charge has been made to or paid by the Mortgagor except as permitted under FHA Regulations.

(f) The copies of the credit and security instruments which are submitted herewith are true and exact copies as executed and filed for record.

NOTE: If commitment is executed by an agent in name of the mortgagee, the agent must enter the mortgagee's code number and type code number in blocks below.

Code						Type

Mortgagee (*Please use FHA imprint stamp, or other approved device.*)

(*Signature and title of officer*)

COUNCIL ON HUMAN RELATIONS
OF GREATER ATLANTA
5 FORSYTH STREET, N. W.
ATLANTA, GEORGIA 30303

GOVERNMENT OF THE CITY OF ATLANTA, GEORGIA

A Survey Report

1965

Public Administration Service

CHICAGO

WASHINGTON · SAN FRANCISCO

NCDH

TRENDS IN HOUSING

NATIONAL COMMITTEE AGAINST DISCRIMINATION IN HOUSING
323 LEXINGTON AVENUE, NEW YORK, N. Y. 10016 • (212) 685-8911

VOLUME X, NUMBER 8 NOVEMBER 1966 $2 A YEAR

YWCA Urges Major Drive for Open Occupancy

In a nationwide "Call to Women Who Care," the National Board of the Young Women's Christian Association has instituted a major drive urging women throughout the country to join in working for open occupancy in housing as "basic to an open society."

The Call, which was adopted by the YWCA's 120-member board in mid-October and has been commended to member Associations in some 1,000 cities and towns over the nation, urges affirmative

Continued on page 4

Next Issue

Report on NCDH West Coast Regional Conference, Los Angeles, November 18-20.

Report on new NCDH affiliates, officers and board members.

Chicago Progress Report

Watchdog Council Named; CFM Charges Slow-down

LATE BULLETIN. *As* TRENDS *goes to press with this second in a series of two articles on the Chicago Open Housing Agreement, there are increasing reports of mounting dissatisfaction among members of the Chicago Freedom Movement with the rate of progress in implementation of the pact. Charges are being made that city officials are "dragging their feet," that promises are being broken, and that there has been a deliberate and politically-motivated slow-down.*

A blue ribbon watchdog committee has been named to oversee implementation of the Chicago Open Housing Agreement which was worked out on August 26 between representatives of the city's power structure and the civil rights federation led by Dr. Martin Luther King (TRENDS, *October 1966*).

The agreement committing 12 civic, business, and religious interests to work toward open occupancy in the Chicago metropolitan area stipulated the formation of a separate continuing body, to be established by the Chicago Conference on Religion and Race.

Under terms of the accord, the proposed board, now known as the Metropolitan Chicago Leadership Council for Open Housing, will be responsible "for education and action programs necessary to achieve fair housing."

Council Activities

The Council's activities will include the convening of fair housing conferences in suburban communities, drafting of fair housing laws and ordinances, developing fair housing centers, and reviewing and reporting regularly on the performance of the program undertaken by governmental nongovernmental groups.

James W. Cook, president Illinois Bell Telephone Co., appointed chairman of the Co cil. According to latest repo the current chairmanship will six months, and both Cook Martin Luther King indicated t implementation of the agreem should be well underway by time.

The Chicago Freedom Mo ment, a coalition of King's So ern Christian Leadership Con ence and the Co-ordinating Co cil of Community Organizati the local civil rights umbr group, set a goal of at least per cent Negro occupancy in 75 Chicago communities by A 30, 1967.

At the time of Cook's appo ment, King said: "I do feel a great deal can be accomplis within a six month period. I tainly hope that within six mo many steps can be taken in implementation of the agreeme

Continued on pa

A Round-up of FH Legislation

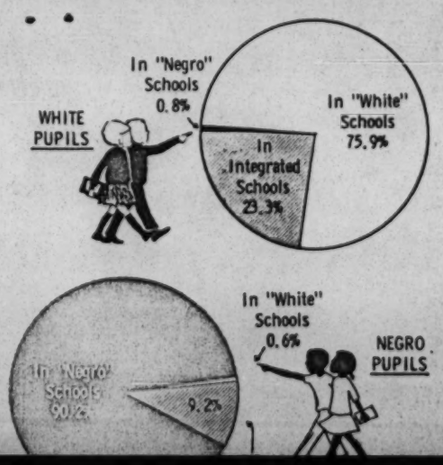
Kalamazoo (Mich.), Ames (Iowa) and Burlington (Vt.) are the three latest cities to adopt ordinances which prohibit discrimination in the general housing market.

Elsewhere, some existing fair housing laws have been strengthened, some new proposals have been defeated, legislative campaigns for 1967 are getting underway, and in some sections of the country fair housing has become *the* issue for distortion and hysteria in drives to elect ultra-conservative and segregationist politicians to public office.

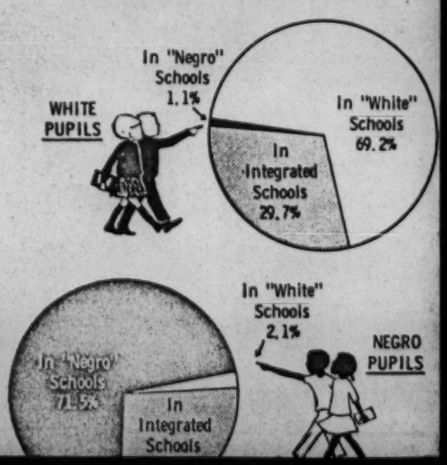
Kalamazoo's new fair housing ordinance covers all residential property sales and all rentals except the rental of rooms in private residences. It applies to owners

IMPACT OF RESIDENTIAL SEGREGATION *on the degree of racial imbalance in public schools is dramatically illustrated in these charts prepared by the Chicago Urban League. As the charts show, segregation is more pronounced at the elementary level (left, bottom), where 90.2 per cent of the city's Negro students attend ghetto schools. In secondary schools (right, bottom), 71.5 per cent of the Negro students attend segregated clas A report by the Urban League, sent to incoming Sc Superintendent James F. Redmond, commented "with the creative initiative of many local institut and movements, we expect sweeping alterations in areas of jobs, housing and education." The report shows the city's teaching force is highly segrega*

Chicago Elementary Schools, 1965/66



Chicago High Schools, 1965/66



NCDH

TRENDS IN HOUSING

NATIONAL COMMITTEE AGAINST DISCRIMINATION IN HOUSING
323 LEXINGTON AVENUE, NEW YORK, N. Y. 10016 • (212) 685-8911

VOLUME XI, NUMBER 4 APRIL 1967 $2 A YEAR

4/67

2 States Pass FH Laws

Md. Action Covers Some New Homes; Wash.—RE Firms

Washington and Maryland have become the 18th and 19th states, respectively, to adopt legislation in the general housing market.

The Washington measure has been signed into law by Governor Daniel J. Evans (Rep.). Early signature by Maryland's Governor Spiro T. Agnew (Rep.), who favored open occupancy legislation, is expected.

Washington Law

This state's new law applies to the business activities of real estate brokers and salesmen. Those found guilty of discriminatory conduct on two occasions within a six-month period will be subject to revocation of their licenses.

The Washington State Board Against Discrimination will handle investigation of complaints. However, cases will be forwarded to the Real Estate Division of the State Department of Licenses for the imposition of sanctions.

In 1961, the Washington State Supreme Court, in a 5 to 4 decision, ruled an earlier nondiscrimination law which applied only to publicly-assisted housing was unconstitutional (TRENDS, *Sept.-Oct., 1961*). Despite extensive litigation in the fair housing field, this is the only case in which a state law was held unconstitutional.

Three of the five judges who ruled against the earlier Washington statute took the position that coverage of homes with FHA-insured mortgages while leaving uncovered houses with conventionally-financed or no mortgages was an unreasonable classification, violating the equal protection clause of the 14th Amendment. The implication was that an all-inclusive law would have been upheld by a 7 to 2 decision.

Maryland Legislation

Maryland is the first border state to pass open occupancy legislation. In the closing hours of the 1967 session, the General Assembly approved a limited measure which will exempt all existing housing and apply only to some new apartment buildings and homes in new subdivisions. It will also prohibit discrimination by mortgage lenders.

Continued on page 3

Major School Study Urges Open Housing

US Finds Increasing Racial Isolation

Housing policies and practices of government at all levels and of the private housing industry are largely responsible for growing separation of the nation's Negro and white school children. This racial isolation lies at the heart of serious damage inflicted on the children of both races. They are injured, in the words of the US Supreme Court, "in ways unlikely ever to be undone."

These conclusions are among the major findings of an exhaustive study recently published by the US Commission on Civil Rights. The study, entitled "Racial Isolation in the Public Schools," was conducted at the request of the President.

Race and Class

The Commission points out that in metropolitan areas throughout the country there is increasing separation between the poor and the affluent, the well educated and the poorly educated, and between Negroes and whites. The separation is not only within the city proper, but is reflected in the widening breach between the city and its suburbs.

Since 1950, the suburbs gained more than twice as many perso of high income as cities, and fi times as many persons with c lege educations.

Eight out of 10 Negro Ame cans now live in the urban co most of them trapped in ghett the majority of whites now live suburbia.

Moreover, white school-a children are heavily concentrat in the suburbs. The Commissi examined 15 large metropolit areas and found that close to per cent of the area's white ch dren. go to suburban schoo whereas 80 per cent of all no white children are enrolled inner-city schools. Two exampl

- *Cleveland Metropolitan Ar*

In 1960, some 69 per cent all white children attended su urban schools; over 98 per c of the area's nonwhite childr attended central city schools. T nonwhite public school populati in Cleveland rose from 47 p cent in 1960 to more than 50 p cent in 1965.

- *Philadelphia Metropolit Area.* In 1960, some 73 p cent of the area's white childr attended suburban public schoo

Continued on pag

Hi Court Hears Prop. 14; NCDH Files Arguments

The US Supreme Court has been asked in an amicus brief filed by NCDH to uphold the decision of the California Supreme Court ruling the "segregation amendment," Proposition 14, unconstitutional (TRENDS, *June 1966*).

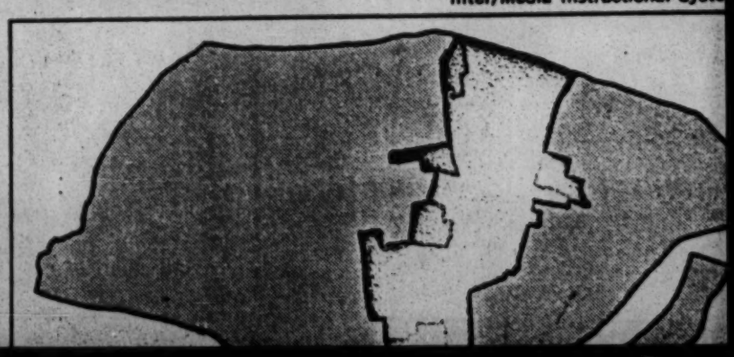
Proposition 14 was an initiative constitutional amendment aimed at wiping out the state's existing fair housing laws and preventing the enactment of such legislation in the future. After adoption by California voters at the general election in 1964, it became Section 26, Article I of the State Constitution. On May 10 of last

The California Real Estate Association (CREA) and other interests carried the case to the US Supreme Court, which agreed to review the California decision.

During the week of March 20, the nation's highest tribunal heard arguments from both sides. Supporting the California court ruling were attorneys representing the plaintiffs (Negro homeseekers who had been denied housing because of race), civil rights proponents, and the Government of the United States. Solicitor General Thurgood Marshall presented arguments on behalf of the Gov-

ST. LOUIS' GHETTO AREAS, *according to the 1960 census, cut a north-so swath through the city—tracts with more than 50% non-white populat (solid color), scattered tracts with 20-49% (darker color) adjoin; g areas on map are less than 20%.*

Inter/Media Instructional Syste



STATE LAWS . . .

Continued from page 1

The law will exempt structures built under permits applied for before June 1, 1967 and completed by June 1, 1968. Also excluded from coverage are owner-occupied apartment buildings with 12 or less units; owners of five or fewer new houses; re-sale by owner-occupants of houses built after June 1, 1967; condominiums and cooperative apartment developments. Thus, the primary coverage will be rentals in new apartment buildings and initial sales in subdivisions.

Enforcement will be handled by the Maryland State Interracial Commission.

According to the press, Governor Agnew will try to secure broadening amendments during next year's legislative session.

Realtor Support

Limited fair housing legislation had the support this year of the Real Estate Board of Greater Baltimore, representing 2,000 realtors operating in that city and its suburban communities. On March 9, the Board came out in favor of state legislation to apply immediately to all new homes and new apartment buildings with five or more units, and for expansion in 1968 to cover all structures of five or more units, old and new.

The Maryland bill, as passed, drew heavy support in the General Assembly from legislators representing Prince Georges and Montgomery counties. Both of these areas have well-organized, effective fair housing groups.

On the other side, segregationist groups in Maryland have threatened a campaign to carry the new law to referendum. If they collect the required number of signatures on petitions to submit the measure to popular vote, operation of the new law would be stayed until after the November 1968 election.

Other States

A comprehensive fair housing bill was recently introduced in the Nebraska Legislature. Local observers are not optimistic about its chances for adoption during this year's legislative session.

Fair housing legislative drives have been conducted in 16 states during 1967: nine for new laws; seven to strengthen existing statutes (TRENDS, *March 1967*). ◈

PULASKI . . .

Continued from page 4

cial development; and that boundaries had been drawn to permit white-occupied houses to remain as residential uses in what would become a commercial area under the plan.]

Act Early

Jack Greenberg, director-counsel of the Legal Defense Fund, says the Pulaski case should encourage local groups throughout the country to scrutinize government housing and related activities in their communities and to explore legal action to stop abuses.

"Our success in Pulaski shows the efficacy of legal action based on facts uncovered by careful investigation, as conducted there with the aid of a city planner," Greenberg comments. "This case also shows the necessity for early, swift action. When urban renewal is used as Negro removal, it must be stopped the same way you attack a developing cancer. The earlier you act, the greater the likelihood of success."

LDF and NCDH are cooperating in a program to encourage local groups to explore the use of litigation to combat housing segregation (TRENDS, *Jan.-Feb., October, 1966*). Groups and individuals interested in this type of action are urged to make contact with NCDH. ◈

AFL-CIO Affirms Fair Housing Stan Backs Rights Bill

The AFL-CIO Executive Coun at its recent meeting in Bal H bour (Fla.), pledged to "do eve thing in our power" to secu enactment of the Johnson Adm istration's 1967 Civil Rights B

In its resolution on civil righ the Council reaffirmed its co mitment to open housing wi these words:

"Equality of opportunity housing requires that we elimin slums and build the homes th are needed for all of Americ population, in addition to elin nating discrimination in the s and rental of housing."

In addition to calling for n civil rights legislation, the Coun pledged that the AFL-CIO w press for adequate budgets a staff to implement existing la and regulations "with both dete mination and intelligence."

GREENBURGH . . .

Continued from page 4

project in that city, again follo ing protests filed with Secreta Weaver by the Easton Fair Hou ing Committee and NCDH. The tw organizations charged that t Easton Public Housing Authori and other agencies involved redevelopment refuse to reloca nonwhite families in neighbo hoods other than ghetto areas.

Particular attention was calle to the Easton Authority's rece rejection of a site in an all-whi middle-class area. Moreover, member of the Authority repor edly has stated that it would ta more than five years to ma public housing residents suitab neighbors.

Meanwhile, according to th press, HUD has incorporated a ne amendment, dated February 2 in its low-rent housing manual r quiring local housing authorities disperse part of their public hou ing around the city rather tha building it in existing ghettos.

On February 8, NCDH release its headline-making pamphle "How the Federal Governme Builds Ghettos" (TRENDS, *Febr ary 1967*). It is felt that the charg leveled in this document, the en phasis being given to legal actio by major civil rights agencies, a the well-organized protests community groups is having som impact on Federal housing polic

(Copies of "How the Feder Government Builds Ghettos"

PROP. 14 . . .

Continued from page 1

resenting CREA and other real estate interests which had promoted the amendment.

NCDH Arguments

The amicus brief was filed on behalf of NCDH by Joseph Robison, director, Commission on Law and Social Action, American Jewish Congress, and NCDH general counsel; and Sol Rabkin, director, Law Department, Anti-Defamation League of B'nai B'rith, and chairman NCDH Legal Committee.

NCDH argues that the new amendment to the California constitution places the state's legal system squarely behind private acts of housing discrimination. Thus, Robison and Rabkin contend, it violates Federal law:

- First, the equal protection clause of the 14th Amendment which imposes an obligation on the state to take appropriate action to prevent inequality in housing.
- Second, the provisions of the Civil Rights Act of 1866 (now Section 1982, Title 42 of the US Code), which guarantees the right of all citizens to equal opportunity to purchase or lease property without discrimination based on race.

The NCDH lawyers attack head on the contention that Proposition 14 merely places the state in a neutral position—neither encouraging nor discouraging racial discrimination.

One of the most significant sections of the brief declares:

"The external evidence relating to the enactment of the new amendment inescapably leads to the conclusion that it was conceived, prepared, submitted for signatures, presented to the voters and enacted with a single purpose in mind—emasculating fair housing legislation and immunizing discriminatory landowners against state regulation. In these circumstances, it cannot be validly argued that the new amendment does not constitute state encouragement of racial discrimination.

"Property owners have been told in effect that the state law stands behind any refusal by them to sell or rent to Negroes or members of other minority groups. And this is indeed the case. If the new amendment is allowed to stand, no statutory or common law remedy will be available under state law against racial discrimination in housing sales and rentals. The 14th Amendment, however, does not permit state involvement of this character in discrimination of so invidious a nature. For that reason alone, the amendment cannot stand."

(Copies of the NCDH amicus

National Committee Against Discrimination in Housing
323 Lexington Avenue, New York, N.Y. 10016

☐ I enclose $2.00 for a year's subscription to TRENDS IN HOUSING.
☐ To help support NCDH's work for equal opportunity in housing, my TAX DEDUCTIBLE contribution of $_____ is enclosed.
(Donors of $10 or more per year receive Trends free during that year.)

NAME_____
ADDRESS_____

THE ADVISORY COMMISSION ON INTERGOVERNMENTAL RELATIONS

To improve the effectiveness of the American federal system through increased cooperation among National, State, and local levels of government.

Washington, D.C. 20575
MAY 1, 1967

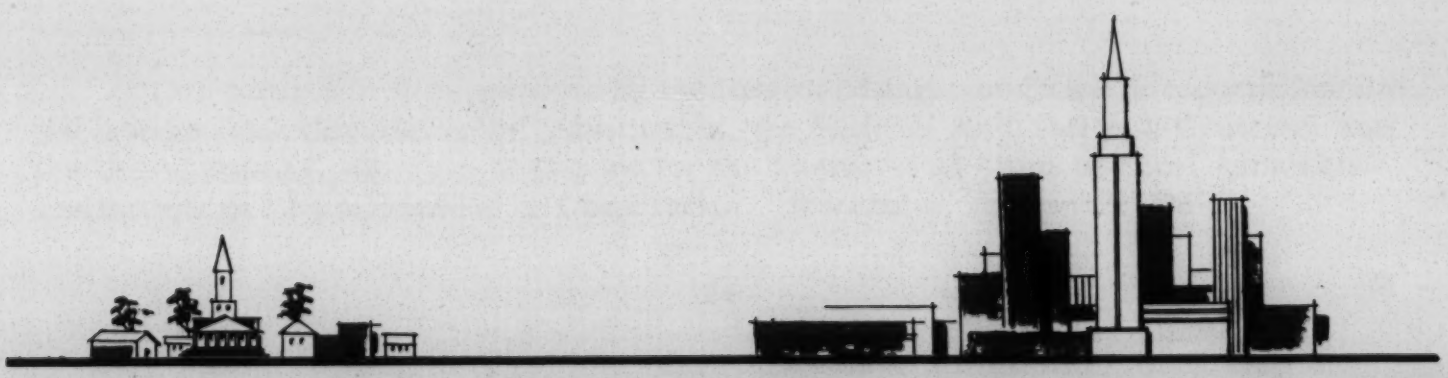
M-17

STAFF REPORT 67-3

REORGANIZING LOCAL GOVERNMENT FOR THE FUTURE

JUNE 1967

DEPARTMENT OF URBAN STUDIES
NATIONAL LEAGUE OF CITIES



The American Assembly
Columbia University

The Ombudsman

Report of the
Thirty-second
American Assembly
October 26-29,
1967
Arden House
Harriman
New York

PREFACE

On October 26, 1967, the Thirty-second American Assembly —on *The Ombudsman*—opened at Arden House, on the Harriman (New York) campus of Columbia University. There were 72 participants from the worlds of business, education, communications, labor, and government; and from the clerical, legal and military professions.

For three days, in small discussion groups, they considered in depth various aspects of citizen grievance and redress vis-à-vis government (local, state, and federal); and on the fourth day in plenary session they reviewed and approved the report contained in these pages.

As background for their discussions participants read a volume entitled *Ombudsmen for American Government?* prepared under the editorial supervision of Dr. Stanley V. Anderson of the University of California at Santa Barbara, with chapters and authors as follows:

Chapter 1 —*The Spread of the Ombudsman Idea*—Donald C. Rowat, Carleton University, Ottawa, Canada.

Chapter 2 —*Transferring the Ombudsman*—William B. Gwyn, Tulane University.

Chapter 3 —*State Government and the Ombudsman*—John E. Moore, University of California (Santa Barbara).

Chapter 4 —*The Ombudsman and Local Government*—William H. Angus and Milton Kaplan, State University of New York at Buffalo.

Chapter 5 —*Proposals and Politics*—Stanley V. Anderson.

Appendix —*Annotated Model Ombudsman Statute*—Walter Gellhorn, Columbia University.

Regional Assemblies on *The Ombudsman*, making use of the above-named chapters and The American Assembly conference technique, will be held across the nation with the cooperation of other educational institutions.

The report of the Thirty-second American Assembly reflects the views of the participants in their private, not their official, capacities. The American Assembly itself, a non-partisan educational organization, takes no position on matters it presents for public discussion; and The Ford Foundation, which generously provided support for this program, similarly takes no official position on the opinions contained herein.

CLIFFORD C. NELSON
President
The American Assembly

Ombudsmen for American Government? (ed. Stanley V. Anderson) will be published by Prentice-Hall, Inc., Englewood Cliffs, New Jersey, in January 1968.

FINAL REPORT

of the

THIRTY-SECOND AMERICAN ASSEMBLY

At the close of their discussions the participants in the Thirty-second American Assembly on *The Ombudsman* reviewed as a group the following statement. The statement represents general agreement; however no one was asked to sign it, and it should not be assumed that every participant necessarily subscribes to every recommendation.

Millions of Americans view government as distant and unresponsive, if not hostile. Though often the targets of the resentment which ensues, government officials are usually not the cause of remoteness, but sometimes its victims. Dehumanized government derives from the impersonality of modern mass society. Improving the means by which individual citizens can voice dissatisfaction with governmental action or inaction will make for a more democratically effective society.

Many devices—governmental and private, formal and informal—already serve to amplify the voice of the individual in the halls of government. Administrative agencies may provide him internal avenues of appeal. Courts may hear his case. Elected representatives may handle his complaint. Public legal aid may be available. News media or private organizations may take up his cause.

All these means of access to government are useful. We should strive further to improve them. Because these existing devices have important functions to serve other than handling citizens' complaints, there is a need in today's large and complex government for mechanisms devoted solely to receiving, examining, and channeling citizens' complaints, and securing expeditious and impartial redress. We believe that

American utilization of the Ombudsman concept will help to fill that need.

What is an Ombudsman?

The Ombudsman is an independent, high-level officer who receives complaints, who pursues inquiries into the matters involved, and who makes recommendations for suitable action. He may also investigate on his own motion. He makes periodic public reports. His remedial weapons are persuasion, criticism and publicity. He cannot as a matter of law reverse administrative action.

What Does an Ombudsman Do?

When the Ombudsman receives a complaint which seems to him to have validity, he asks the agency for an explanation. If necessary he consults further with the complainant and again with the agency. He reports his findings to those concerned. He may suggest a specific remedy to correct individual injustices and he may suggest an improvement in agency procedure.

After consideration, if he finds a complaint to be unfounded, he may discover that the agency has failed adequately to explain its action to the citizen. In this case he may urge the agency to improve its techniques of communication. In other cases he may report to the complainant why his grievance was unfounded. In addition to handling individual complaints, the Ombudsman may make studies and recommendations for the improvement of administration.

The Ombudsman proceeds without cost to the complainant. He is able to operate informally and expeditiously without formal hearing procedures.

Establishment of an Ombudsman

We recommend that Ombudsman offices be established in American local and state governments. We do not recom-

mend the establishment of a single office of Ombudsman for the entire federal government, but we do recommend that applications of the concept be undertaken at the federal level.

The Ombudsman must be selected in a manner which assures public confidence in his independence, impartiality and professional attainments. He should be given a salary which will reinforce his high status in the community.

The Ombudsman should designate his own subordinates. The Ombudsman's term of office should be sufficiently long to minimize his preoccupation with reappointment and should not be coterminous with that of the selecting authority. Provision for his removal from office for cause should be made in such manner as not to interfere with his independence while in office.

The authority of the Ombudsman should extend to public agencies exclusive of courts, legislatures and chief executives. On the other hand, the experience of California and other states with a commission on judicial qualifications—an ombudsmanlike institution—should be given serious consideration as a means for reducing the abuse of judicial authority.

Since American local governments vary greatly in size, population, and legal structure, no uniform design need be followed and advantages are to be derived from experimentation. Such experimentation should include meaningful accessibility to the Ombudsman by all sectors of society.

How Far Does the Ombudsman Go?

An Ombudsman, concerned with mistaken or imperfect action, is a valuable resource. But an Ombudsman often can not provide all the help a citizen may need when confused by or in conflict with the officials who administer public affairs.

At times the citizen must have recourse to an active advocate who can press a demand on his behalf or plan

a defense against governmental action. This need is for adequate legal services. Then, too, citizens require information about governmental services. This need is more properly provided by easily accessible information and referral agencies.

Of course, neither an Ombudsman nor legal and information services can eliminate profound social and economic injustice, which calls for essentially political solutions.

While the Ombudsman does not make policy, his office has two important indirect effects on policy-making. First, the Ombudsman's findings provide the Legislature and the Executive with additional significant information and advice upon which to base major policy improvements. Secondly, the legislative process is enhanced to the extent that the Ombudsman's existence permits and encourages legislators to give increased attention to lawmaking.

Conclusion

We urge the prompt enactment of laws to create the special office required to handle citizens' complaints—the Ombudsman.

PARTICIPANTS
THE THIRTY-SECOND
AMERICAN ASSEMBLY

L. C. ACKERMAN
President
Walker Manufacturing Co.
Racine, Wisconsin

GORDON B. ALEXANDER
Ass't. Secretary of State
Michigan

STANLEY V. ANDERSON
Professor of Political Science
University of California
Santa Barbara

††WILLIAM H. ANGUS
Professor of Law
State University of New York
Buffalo

CHARLES S. ASCHER
Professor, Political Science
Brooklyn College
City University of New York

WILLIAM H. BALDWIN
President
The Kresge Foundation
Detroit

†EDWARD L. BARRETT, Jr.
Dean, School of Law
University of California

GEORGE A. BELL
Director of Research
The Council of State Governments
Chicago

GENEVIEVE BLATT
Executive Office of the President
Washington, D. C.

DON L. BOWEN
Executive Director
American Society for Public Administration
Washington, D. C.

WILLIAM BOYD
National Municipal League
New York

VINCENT L. BRODERICK
Phillips, Nizer, Benjamin, Krim and Ballon
New York

JACK E. BRONSTON
Senator
State of New York

JOHN P. R. BUDLONG
Vice-President
Membership and Publications
American Management Association

EDGAR CAHN
Director
National Complaint Center
Washington, D. C.

GERALD M. CAPLAN
Legal Services Program
Office of Economic Opportunity
Washington, D. C.

MILTON M. CARROW
Chairman
Administrative Law Committee
New York

HODDING CARTER, III
Editor
Delta Democrat Times
Greenville, Miss.

W. E. CHILTON III
Publisher
The Charleston Gazette
West Virginia

ROBERT ROY DANN
National Chairman
Committe on the Ombudsman
Federal Bar Association
New York

†KENNETH CULP DAVIS
John P. Wilson Professor of Law
University of Chicago

ANDREW N. FARLEY
Reed, Smith, Shaw & McClay
Pittsburgh

†Discussion leader.
††Rapporteur.

CHARLES FLEISCHMANN
Cincinnati

BERNARD FRANK
Frank & Frank
Allentown, Pa.

JACK E. FRANKEL
Executive Secretary
Commission on Judicial Qualifications
State of California
San Francisco

*WALTER GELLHORN
Betts Professor of Law
Columbia University

MRS. WALTER GELLHORN
New York

BRYGHTE D. GODBOLD
Vice President
Graduate Research Center of the Southwest
Dallas

JEAN GRAHAM
Democratic National Committeewoman
Denver

WILLIAM B. GWYN
Professor of Political Science
Tulane University

SIBYL HAMILTON
Member, City Council
Dallas

††RANDY H. HAMILTON
Executive Director
Institute for Local Self Government
Berkeley, California

ROLF N. B. HAUGEN
Director
Governmental Research Center
University of Vermont

JACK JUREY
Station WTOP
Washington, D. C.

MILTON KAPLAN
Professor of Law
State University of New York
Buffalo

ORIN LEHMAN
Chairman
Colgreen Broadcasting Group
New York

GEORGE A. LeMAISTRE
President
City National Bank
Tuscaloosa, Alabama

ROBERT MASON
Editor
The Virginian-Pilot
Norfolk

NEAL MAXWELL
Exec. Vice President
University of Utah

REV. DONALD M. MEISEL
The First Presbyterian Church
Princeton, N. J.

JULIUS C. MICHAELSON
Senator
State of Rhode Island

T. R. MILTON
Lieutenant General U.S.A.F.
The Comptroller of the Air Force
Washington, D. C.

††JOHN E. MOORE
Professor of Political Science
University of California
Santa Barbara

M. SCOTT MYERS
Texas Instruments, Inc.
Dallas

LUIS NECO
Assistant Corporation Counsel
City of New York

R. C. NEEDHAM
Vice Admiral, U.S.N.
Naval Inspector General
Washington, D. C.

JAMES R. NOLEN
Member, House of Representatives
Commonwealth of Massachusetts

FRANK D. O'CONNOR
President, City Council
New York City

*Delivered formal address.
††Rapporteur.

BENJAMIN OLEWINE
Harriman Scholar
Columbia University

REV. JOSEPH M. O'MALLEY
Church of the Risen Christ
Denver

WILLIAM PINCUS
The Ford Foundation
New York

RICHARD PIOUS
Harriman Scholar
Columbia University

NORMAN REDLICH
Executive Assistant Corporation Counsel
City of New York

*HENRY S. REUSS
Representative from Wisconsin
Congress of the United States

JOHN ROLLS
Harriman Scholar
Columbia University

HAROLD ROTHWAX
Director
Legal Services Unit
Mobilization for Youth, Inc.
New York

†DONALD C. ROWAT
Professor of Political Science
Carleton University
Ottawa

IVAN C. RUTLEDGE
Dean, College of Law
Ohio State University

ROY SCHOTLAND
Professor of Law
University of Virginia

HAROLD SEIDMAN
Assistant Director
Bureau of the Budget
Washington, D. C.

*Delivered formal address.
†Discussion leader.

MILTON H. SHAPIRO
Hearing Examiner
Civil Aeronautics Board
Washington, D. C.

HAROLD S. SHEFELMAN
Roberts, Shefelman, Lawrence, Gay & Moch
Seattle

JOHN SLAWSON
The American Jewish Committee
New York

WILLIAM A. STEIGER
Representative from Wisconsin
Congress of the United States

C. H. STEVENS
Member, House of Representatives
Commonwealth of Massachusetts

DONALD B. STRAUS
President
American Arbitration Association
New York

MRS. ROBERT J. STUART
President
League of Women Voters of the U.S.
Washington, D. C.

*JESSE M. UNRUH
Speaker of the Assembly
California Legislature

ELWOOD WARDLOW
Managing Editor
Buffalo Evening News

SIDNEY L. WILLENS
Attorney
Kansas City

CARL A. YOUNGDALE
Major General, U.S.M.C.
Inspector General Marine Corps
Washington

ARNOLD M. ZACK
Director
Labor Management Institute
New York

ABOUT THE AMERICAN ASSEMBLY

The American Assembly was established by Dwight D. Eisenhower at Columbia University in 1950. It holds non-partisan meetings and publishes authoritative books to illuminate issues of United States policy.

An affiliate of Columbia, with offices in the Graduate School of Business, the Assembly is a national, educational institution incorporated in the State of New York.

The Assembly seeks to provide information, stimulate discussion, and evoke independent conclusions in matters of vital public interest.

American Assembly Sessions

At least two national programs are initiated each year. Authorities are retained to write background papers presenting essential data and defining the main issues in each subject.

About 60 men and women representing a broad range of experience, competence, and American leadership meet for several days to discuss the Assembly topic and consider alternatives for national policy.

All Assemblies follow the same procedure. The background papers are sent to participants in advance of the Assembly. The Assembly meets in small groups for four or five lengthy periods. All groups use the same agenda. At the close of these informal sessions participants adopt in plenary session a final report of findings and recommendations.

Regional, state, and local Assemblies are held following the national session at Arden House. Assemblies have also been held in England, Switzerland, Malaysia, Canada, the Caribbean, South America, Japan and the Philippines. Over ninety institutions have co-sponsored one or more Assemblies.

Arden House

Home of The American Assembly and scene of the national sessions is Arden House, which was given to Columbia University in 1950 by W. Averell Harriman. E. Roland Harriman joined his brother in contributing toward adaptation of the property for conference purposes. The buildings and surrounding land, known as the Harriman Campus of Columbia University, are 50 miles north of New York City.

Arden House is a distinguished conference center. It is self-supporting and operates throughout the year for use by organizations with educational objectives. The American Assembly is a tenant of this Columbia University facility only during Assembly sessions.

American Assembly Books

The background papers for each Assembly program are published in cloth and paperbound editions for use by individuals, libraries, businesses, public agencies, non-governmental organizations, educational institutions, discussion and service groups. In this way the deliberations of Assembly sessions are continued and extended.

The subjects of Assembly programs to date are:

1951 — United States-Western Europe Relationships
1952 — Inflation
1953 — Economic Security for Americans
1954 — The United States' Stake in the United Nations
— The Federal Government Service
1955 — United States Agriculture
— The Forty-Eight States
1956 — The Representation of the United States Abroad
— The United States and the Far East
1957 — International Stability and Progress
— Atoms for Power
1958 — The United States and Africa
— United States Monetary Policy
1959 — Wages, Prices, Profits, and Productivity
— The United States and Latin America
1960 — The Federal Government and Higher Education
— The Secretary of State
— Goals for Americans

1961 — Arms Control: Issues for the Public
— Outer Space: Prospects for Man and Society
1962 — Automation and Technological Change
— Cultural Affairs and Foreign Relations
1963 — The Population Dilemma
— The United States and the Middle East
1964 — The United States and Canada
— The Congress and America's Future
1965 — The Courts, the Public, and the Law Explosion
— The United States and Japan
1966 — State Legislatures in American Politics
— A World of Nuclear Powers?
— The United States and the Philippines
— Challenges to Collective Bargaining
1967 — The United States and Eastern Europe
— Ombudsmen for American Government?
1968 — Uses of the Seas
— Law and The Changing Society

The American Assembly

COLUMBIA UNIVERSITY

Trustees

DWIGHT D. EISENHOWER, *Honorary Chairman*	Pennsylvania
ARTHUR G. ALTSCHUL	New York
GEORGE W. BALL	District of Columbia
WILLIAM BENTON	Connecticut
COURTNEY C. BROWN, *ex officio*	New York
WILLIAM P. BUNDY	District of Columbia
JOSEPHINE YOUNG CASE	New York
JOHN COWLES	Minnesota
GEORGE S. CRAFT	Georgia
DOUGLAS DILLON	New Jersey
MARRINER S. ECCLES	Utah
THOMAS K. FINLETTER	New York
ARTHUR S. FLEMMING	Oregon
KATHARINE GRAHAM	District of Columbia
W. AVERELL HARRIMAN	New York
J. ERIK JONSSON	Texas
GRAYSON KIRK, *ex officio*	New York
ALLAN B. KLINE	Illinois
SOL M. LINOWITZ	New York
DON G. MITCHELL	New Jersey
CLIFFORD C. NELSON, *ex officio*	New Jersey

Officers

CLIFFORD C. NELSON, *President*
JAMES H. BERRY, *Secretary*
OLIVE B. HAYCOX, *Treasurer*
MARY M. MCLEOD, *Assistant to the President*

Chairman Emeritus

HENRY M. WRISTON — New York

Case Study Number 4

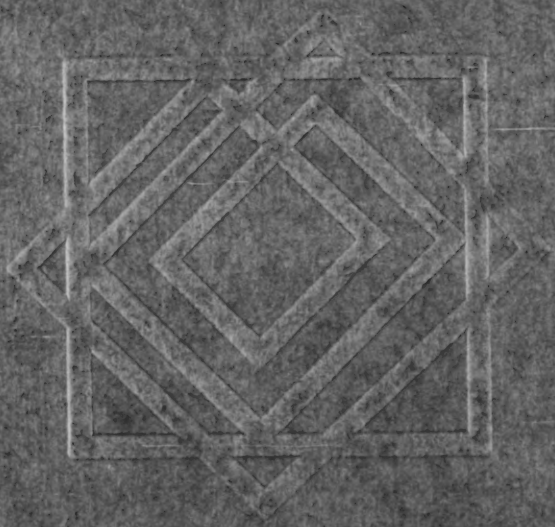
URBAN ACTION CLEARINGHOUSE

JACKSONVILLE, FLORIDA, MERGES CITY AND COUNTY GOVERNMENTS

This Report in Brief: The heart of this report is the way Jacksonville area leaders overcame many obstacles to secure a consolidated local governmental structure. Jacksonville has major public problems, as do most metropolitan areas. Fragmented and inefficient local government historically blocked efforts to solve these problems. In 1967 the chairman of the modernization effort said, "It is not enough for the people to desire that problems be solved. Government must be able to translate their wishes into action. And I do not believe existing governmental structures in Jacksonville and Duval County make this possible." A combination of the vision, hard-headedness and practical sense of the leadership, coupled with the shock of scandal and school disaccreditation, brought public agreement to consolidate city and county governments into a single new government for the area. Leaders now feel they have secured the key objective in meeting urban problems: a local government equipped to do the things required and expected of it.

Chamber of Commerce of the United States
1615 H Street, N.W./Washington, D.C. 20006

Modernizing Local Government



The Chamber of Commerce
of the United States

HOW TO GET BETTER GOVERNMENT

A Citizens' Guidebook to Action

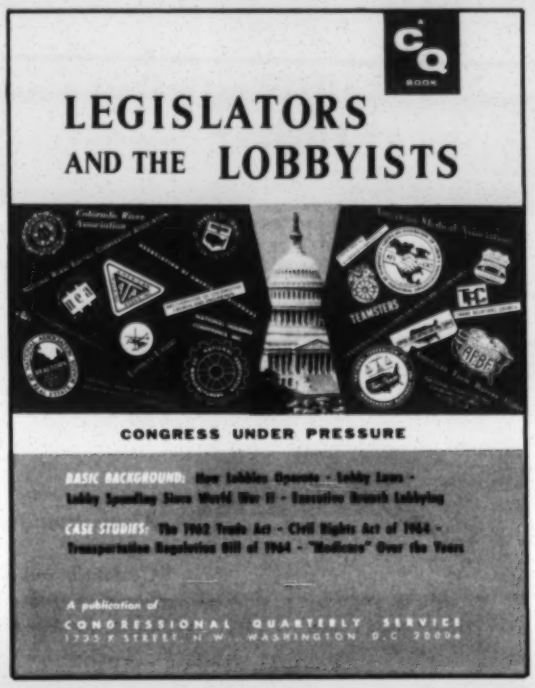
BY H. ELIOT KAPLAN

Research Applied to Government and Politics

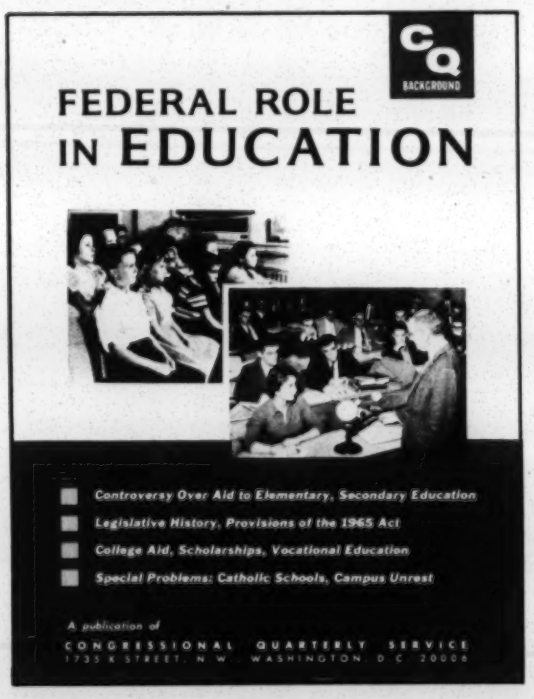
FROM CONGRESSIONAL QUARTERLY SERVICE

THE AUTHORITATIVE REFERENCE ON CONGRESS AND NATIONAL POLITICS

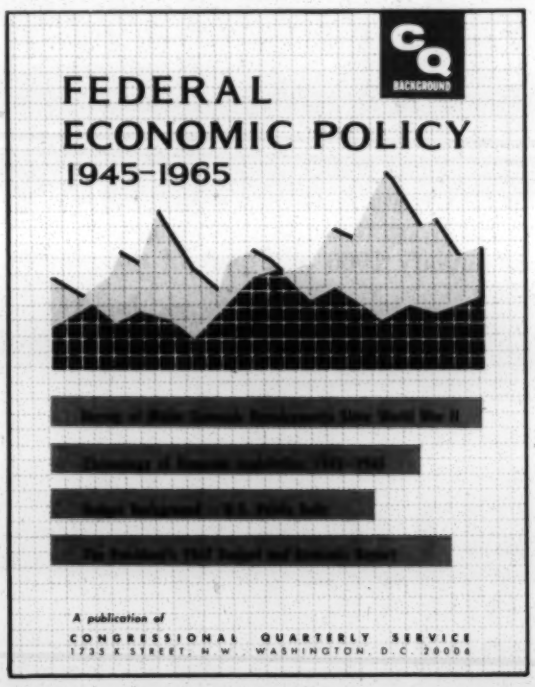
Representation and Apportionment. Nation's response to landmark Supreme Court decisions on state legislature apportionment and Congressional districting. Theories of representation, court cases and all state action reviewed, impact and politics of reapportionment, gerrymandering, role of computers. About 96 pages, 8-1/2" x 11". Not a part of regular CQ Service. Published August 1966. $2.50.



Legislators and the Lobbyists. How Lobbies operate. Lobby Laws. Lobby spending since World War II. Executive Branch lobbying. Ex-Congressmen, Ex-military officers as lobbyists. Case Studies in Lobbying: The 1962 Trade Act - Civil Rights Act of 1964 - Transportation Regulation Bill of 1964 - "Medicare" over the Years. 80 pages, 8 1/2" x 11", published August 1965. Not a part of regular CQ Service. $2.50.

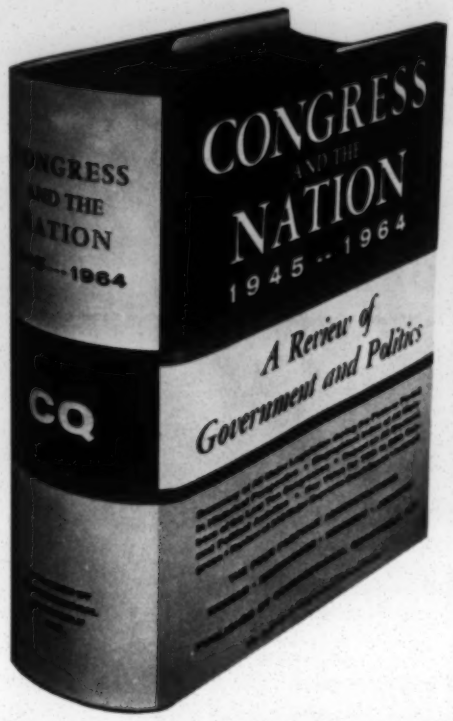


Federal Role in Education. The postwar battle for federal aid to elementary and secondary education, as it culminated in the 1965 Act. Legislative history, provisions of the 1965 law. Impacted areas school aid. College aid and housing. National Science Foundation. National Defense Education Act. Vocational Education. Special Problems: Catholic Schools, Campus Unrest. 68 pages, 8 1/2" x 11", published October 1965. Not a part of regular CQ Service. $2.50



Federal Economic Policy - 1945-1965. Survey of developments in economic policy since World War II, with charts of key economic indicators. Chronology of Congressional action and debate on economic issues. The budget: analyzing federal finances. The U.S. public debt and its management. A look at the President's 1967 Budget and Economic Report, with texts of the President's messages. About 96 pages, 8 1/2" x 11". Not a part of regular CQ service. Published February 1966. $2.50

CONGRESSIONAL QUARTERLY SERVICE



CONGRESS and the NATION

1945-1964

Congressional Quarterly Service's 2000-Page (8 1/2" x 11") review of legislation and politics of the 20 postwar years... thoroughly indexed.

Available for immediate shipment. Not a part of the regular CQ Service.

$27.50

"A substitute for an entire reference library." - Arthur Knock, New York Times.

"Certainly one of the most significant volumes about American Government to appear in my lifetime - and it may be the most significant one." - James W. Fesler, Cowles Professor of Government, Yale University.

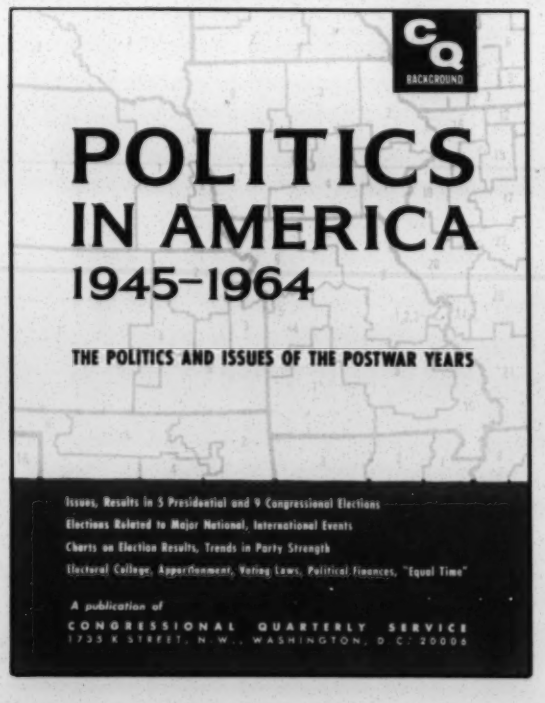
Important Background for the 1966 Elections. . .

Complete Returns of the 1964 Elections by Congressional District. A state and district breakdown of the official 1964 vote for President, Governor, Senator, Representative. 60 pages, 8 1/2" x 11", published March 1965 as a part of the regular CQ Service. $5.00.

1964 Political Campaign Contributions and Expenditures. Spending and receipts of all national political committees. Names of all contributors of $500 or more to national political committees and Congressional candidates. Spending comparison charts with previous years. Corporate advertising books, contributions of $10,000 or more, split contributors. 192 pages, 8 1/2" x 11", published January 1966 as a part of the regular CQ Service. $10.00.

Historical Review of Presidential Candidates - 1788-1964. Includes, in orderly detail: age, party, residence, occupation, wealth, etc., of each candidate for President since Washington. Third party candidates (since 1832) and popular and electoral votes are also listed. 28 pages, 8 1/2" x 11", published 1960 and revised December 1964. Not a part of CQ Service. $2.00.

Congressional Reform. An examination of the structure, operation, rules and customs of Congress, and proposals for reform. History of reform - committee system, seniority - fiscal power - scheduling - work load - Congressional ethics - election problems. 64 pages, 8 1/2" x 11", originally published 1963 as part of CQ Service, revised as of March 1964. $2.00.



Politics in America - 1945-1964

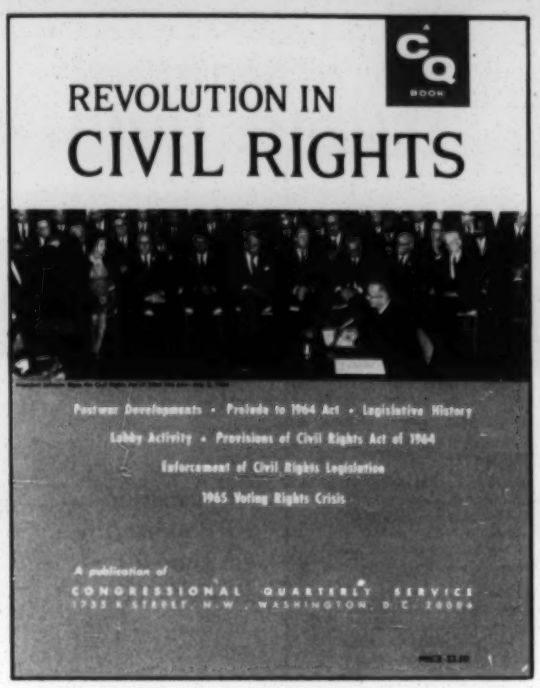
The politics and issues of the postwar years -- the Presidency, Congress, major national and international events -- reviewed year-by-year and related to each of the five Presidential and nine Congressional elections since World War II.

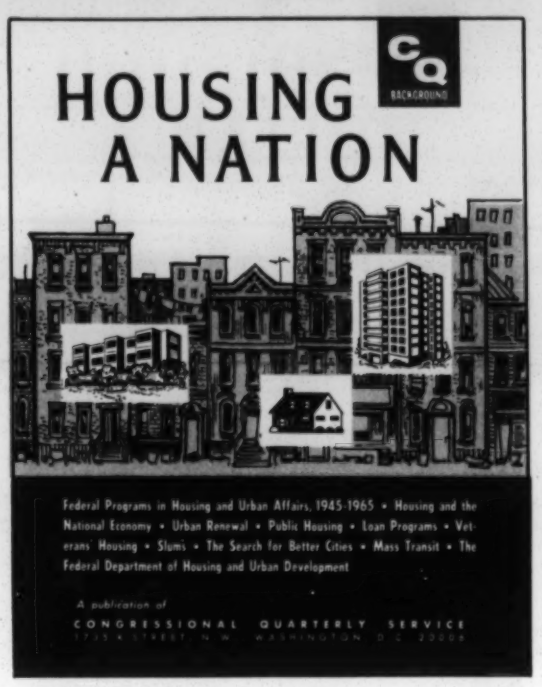
Charts: Party Line-ups in Congress, with Election gains and losses, 1854-1964
Popular vote for President, State-by-State, 1948-1964
National Convention Voting, 1940-1964
Senate Election Results, 1946-1964
House Election Results, 1954-1964
Governors of the States since 1944

Election Law: The Electoral College, Apportionment, Size of the Franchise, Nominating Procedures, Political Finances, "Equal Time"

128 pages, 8 1/2" x 11. Not a part of regular CQ Service. Published November 1965. $2.50.

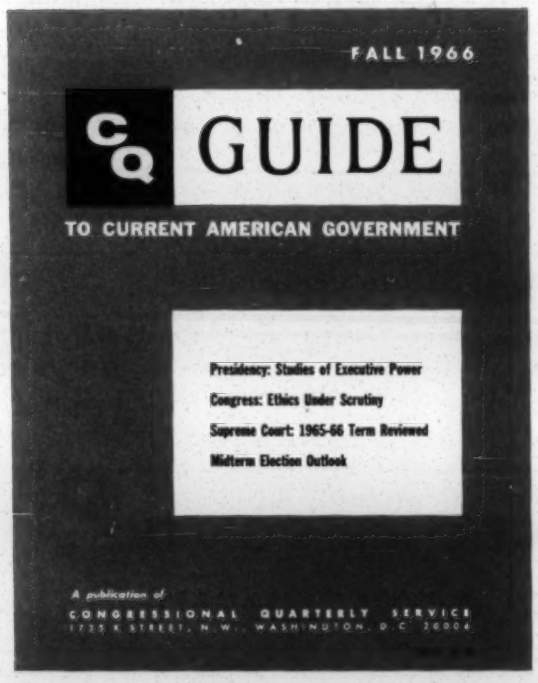
THE AUTHORITATIVE REFERENCE ON CONGRESS AND NATIONAL POLITICS





Revolution in Civil Rights. Postwar developments. Prelude to 1964 Act. Legislative history, lobby activity, provisions of 1964 Act. 1965 voting rights crisis, the 1965 Act and its provisions. Enforcement of civil rights legislation. Negro revolution: next steps. 96 pages, 8 1/2" x 11", published March 1965 and revised September 1965. Not a part of CQ Service. $2.50.

Housing a Nation. Federal programs in housing and urban affairs, 1945-1965. Housing and the national economy. Urban renewal. Public housing. Loan programs. Veterans' housing. Slum clearance, the search for better cities. Mass transit. The Federal Department of Housing and Urban Development. 96 pages, 8 1/2" x 11", published February 1966. Not a part of CQ Service. $2.50.



Highlights of Fall 1966 CQ Guide

THE PRESIDENCY: Studies of Executive power: scope and development of President's war powers; Administration's widening role in the nation's economy. Profiles of Cabinet members, top Presidential aides.

CONGRESS: Congressional ethics under scrutiny. 89th Congress in action: How 'Medicare' became law; old 'conservative coalition' breaks apart; 21-day rule in action. Profiles of Congressional leaders.

FEDERAL JUDICIARY: Review of 1965-1966 Supreme Court term. Profiles of Court Justices. Role of Supreme Court in federal system.

POLITICS: Outlook on 1966 elections. Left and right-wing campaign activity. New Congressional districts at stake. Survey of past off-year election results.

APPENDIX: Reference Guide to materials on Congress, Presidency and Supreme Court. How a bill becomes law. Glossary of terms. Text of U.S. Constitution.

The CQ Guide is prepared twice yearly (February and September) as an up-to-date handbook for the study of American government and politics. For the student it is a valuable link between conventional textbooks and the present; for the layman, an important personal reference to significant developments in U.S. public life.

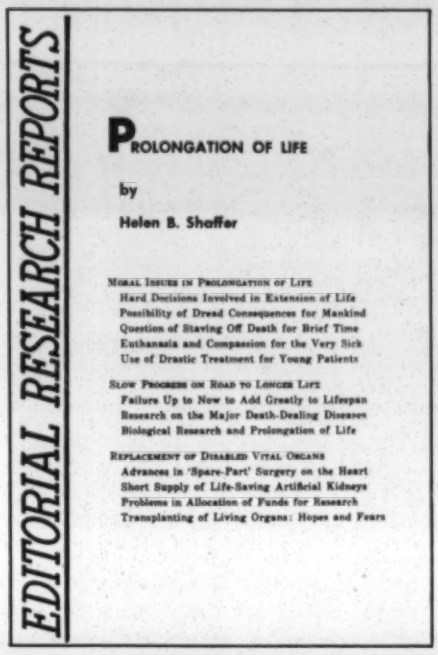
112 pages, 8-1/2" x 11", published September 1966. Not a part of CQ Service. $2.00.

CONGRESSIONAL REDISTRICTING

A complete review of Congressional redistricting action in each of the states since the 1960 Census, together with district maps, charts showing population and political strength, legislative history of Congressional districting bills in each of the state legislatures, and descriptions of geographic, economic, ethnic and political backgrounds of U.S. House districts. How Congress reapportions the House every decade; chart of Congressional apportionments from 1789 to 1960; outlook for state populations in the 1970 Census and House apportionment for the coming decade. About 160 pages, 8-1/2" x 11", published August 1966 as a part of the regular CQ Service. $5.00.

FROM EDITORIAL RESEARCH REPORTS

SPECIALISTS IN FOREIGN AND ECONOMIC POLICY, U. S. SOCIAL PROBLEMS


EDITORIAL RESEARCH REPORTS

PROLONGATION OF LIFE

by

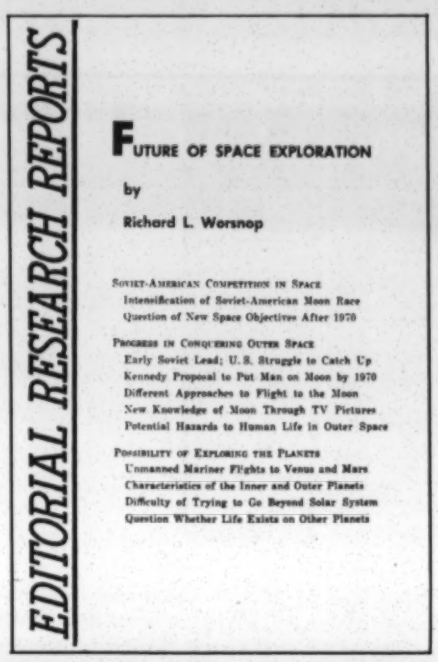
Helen B. Shaffer

MORAL ISSUES IN PROLONGATION OF LIFE
Hard Decisions Involved in Extension of Life
Possibility of Dread Consequences for Mankind
Question of Staving Off Death for Brief Time
Euthanasia and Compassion for the Very Sick
Use of Drastic Treatment for Young Patients

SLOW PROGRESS ON ROAD TO LONGER LIFE
Failure Up to Now to Add Greatly to Lifespan
Research on the Major Death-Dealing Diseases
Biological Research and Prolongation of Life

REPLACEMENT OF DISABLED VITAL ORGANS
Advances in 'Spare-Part' Surgery on the Heart
Short Supply of Life-Saving Artificial Kidneys
Problems in Allocation of Funds for Research
Transplanting of Living Organs: Hopes and Fears

Prolongation of Life. (Pictured at left). 20 pages, a 6,000-word report mailed to ERR subscribers July 13, 1966. $2.00.


EDITORIAL RESEARCH REPORTS

FUTURE OF SPACE EXPLORATION

by

Richard L. Worsnop

SOVIET-AMERICAN COMPETITION IN SPACE
Intensification of Soviet-American Moon Race
Question of New Space Objectives After 1970

PROGRESS IN CONQUERING OUTER SPACE
Early Soviet Lead; U.S. Struggle to Catch Up
Kennedy Proposal to Put Man on Moon by 1970
Different Approaches to Flight to the Moon
New Knowledge of Moon Through TV Pictures
Potential Hazards to Human Life in Outer Space

POSSIBILITY OF EXPLORING THE PLANETS
Unmanned Mariner Flights to Venus and Mars
Characteristics of the Inner and Outer Planets
Difficulty of Trying to Go Beyond Solar System
Question Whether Life Exists on Other Planets

Future of Space Exploration. (Pictured at left) 20 pages, 6" x 9", mailed to ERR subscribers June 29, 1966. $2.00.

Protest Movements in Time of War. Rising protests over Viet Nam conflict. Nature of protest movements in past conflicts. Moral and legal basis for wartime opposition to official policy. A 6,000-word report mailed to ERR subscribers Feb. 24, 1966. $2.00.

American Indians: Neglected Minority. New government policy toward Indians. Legal aspects of Indian affairs. Social and economic Integration of American Indians. A 6,000-word report mailed to ERR subscribers in Sept., 1966. $2.00.

World Food Shortages. Food resources and threat of famine. United States as a world food supplier. Problems in raising productivity abroad. A 6,000-word report mailed to ERR subscribers July 28, 1965. $2.00.

Supreme Court Under Fire. Recent controversial decisions by the Supreme Court of the United States. Trend of judicial change in America. Split in the high court over judicial activism. A 6,000-word report mailed to E.R.R. subscribers in Sept., 1966. $2.00.

Draft Law Revision. National debate over draft inequities. System of selection and deferment. Origins of Selective Service System. Alternatives to the present system. A 6,000-word ERR report issued June 22, 1966. $2.00.

SUBJECT FOR THE 1966-67 HIGH SCHOOL DEBATES

A 48-page booklet, *Evolution of U.S. Foreign Aid, 1945-1965*, clearly traces foreign aid legislation, major aid policies, programs, congressional debates, agencies through partisan disputes. (Taken in part from the chapter on foreign aid in "Congress and the Nation" and from the Almanac coverage of the 1965 Foreign Assistance Act.) Price: $2.50

REFERENCE CHARTS ON THE FEDERAL GOVERNMENT

Understanding Congress. A photo-chart to major public documents and private reference books on the legislative branch of the United States Government, past and present. 23 major entries.

Understanding the Presidency. A photo-chart to documents and libraries on the modern American Presidency. 25 major entries.

Understanding the Supreme Court. A photo-chart of records, references and reports on the Supreme Court of the United States. 30 major entries.

Each chart, fully illustrated, 29 1/2" x 22 3/4", in three colors on heavy paper, suitable for posting or framing. Not a part of CQ Service. Charts individually $2.00; all three $5.00.

Prepared by Clement E. Vose, Professor of Government, Wesleyan University, in consultation with CQ.

CONGRESSIONAL QUARTERLY, INC.

Publishers of Congressional Quarterly Service - Editorial Research Reports

1735 K St. N.W. - Washington, D.C. 20006

USE CONVENIENT ORDER FORM

GOVERNMENT SUBSIDIZED HOUSING

DISTRIBUTION MODEL

GOVERNMENT SUBSIDIZED HOUSING DISTRIBUTION MODEL

for

VALLEY PORTION
SAN BERNARDINO COUNTY
CALIFORNIA

January 20, 1972

San Bernardino County Planning Department

TABLE OF CONTENTS

	Page No.
ENDORSEMENTS AND ADOPTIONS	ii
BACKGROUND	1
INTER-PLANNING DISTRICT DISTRIBUTION MODEL	3
INTRA-PLANNING DISTRICT DISTRIBUTION MODEL	7
IMPLEMENTATION	12

LIST OF EXHIBITS

Exhibit 1 –	Existing Government Subsidized Housing	2
Exhibit 2 –	Valley Planning Districts	3
Exhibit 3 –	Project Spacing Formula	5
Exhibit 4 –	Inter-Planning District Distribution Percentage	6
Exhibit 5 –	Theoretical Planning District	10
Exhibit 6 –	Theoretical Intra-Planning District Model	11

ENDORSEMENTS AND ADOPTIONS

ENDORSEMENTS –

*East Valley Planning Agency

Members:	City of Colton	City of Rialto
	City of Fontana	City of San Bernardino
	City of Loma Linda	County of San Bernardino
	City of Redlands	

*West Valley Planning Agency

Members:	City of Chino	City of Ontario
	City of Fontana	City of Upland
	City of Montclair	County of San Bernardino

*Mountain-Desert Planning Agency

Members:	City of Adelanto	County of San Bernardino
	City of Barstow	Representative - Independent Water Districts
	City of Needles	
	City of Victorville	Representative - Special Districts

Redlands Housing Commission

Ontario Human Relations Commission

ADOPTIONS –

Loma Linda City Council	December 14, 1971
Fontana City Council	January 18, 1972
San Bernardino County Board of Supervisors	January 31, 1972
Rialto City Council	February 7, 1972
Adelanto City Council	February 9, 1972
Colton City Council	February 15, 1972
San Bernardino City Council	March 6, 1972
Redlands City Council	March 7, 1972
Victorville City Council	March 7, 1972

*The three planning agencies in San Bernardino County are Councils of Government, under Joint Powers Agreements, including the incorporated cities and the County. The purpose of these advisory planning agencies is to provide a vehicle for coordination of all local jurisdictions in their planning efforts and to approach regional problems.

BACKGROUND

The United States was founded on the concept of free enterprise and the philosophy that the individual should have the opportunity to own and develop his land. Our American heritage also implies that every individual is entitled to a certain amount of choice in forming his own destiny, and part of this includes a choice in living environment. The private housing industry meets the needs of most households and provides this choice, but there is a segment of our population whose income generating capabilities are insufficient to allow competing in the private market for housing. These households need assistance to meet their housing requirements and for many years government has attempted to provide this assistance through public housing and other programs.

During the 1960's a growing awareness, both public and private, began to focus on the need for better housing. Inadequate housing conditions and poor living environment emerged as being among the most critical problems facing all levels of government. Consequently, the Federal Housing and Urban Development Act of 1968 required that "all planning carried out with assistance under Section 701 shall also require a housing element as part of the preparation of comprehensive land use plans..." In addition to this requirement, the new legislation introduced a number of new federal housing programs formulated for the purpose of stimulating new housing construction to accommodate low and moderate income households.

The programs began to get in gear toward the end of 1968. The impact of these new programs went largely unfelt by the local communities for nearly two years. In late 1970 the residents of San Bernardino Valley were gradually becoming aware of some of the effects of the programs and public interest was aroused.

The new housing programs were generating some local problems. It appears that in some parts of the Valley too many projects were grouped too closely together in a small area. There were complaints of school overcrowding and the necessity for half day sessions. Some people were aroused by poor maintenance practices in some of the projects, some by the inconsistencies in quality, or the fear of losing property value and so on.

Whether or not these fears were justified, it became apparent to local planners that problems were being created, largely due to the over concentration of subsidized units, and that the subsidized units were not being distributed throughout the Valley by any systematic approach. (See Exhibit 1.)

The distribution of housing is recognized as a regional planning problem best solved through the cooperative efforts of all local governments, working together with State and Federal agencies. In San Bernardino County, three Councils of Governments exist, representing all of the cities and the County, and through these Councils of Governments, a Government Subsidized Housing Distribution Model has been developed. It is believed that the application of this model technique will provide an equitable and effective tool for allocating the "fair share" distribution of this housing to statistical areas.

For the purpose of general planning, the County has been divided into 23 statistical areas called Planning Districts. These districts are amalgamations of census tracts, and generally encompass identifiable communities. Planning Districts 1 through 15 comprise the San Bernardino Valley. Since Planning Districts and Census Tracts have coterminus boundaries, the model is capable of accepting new components based on Census data and can be continually updated.

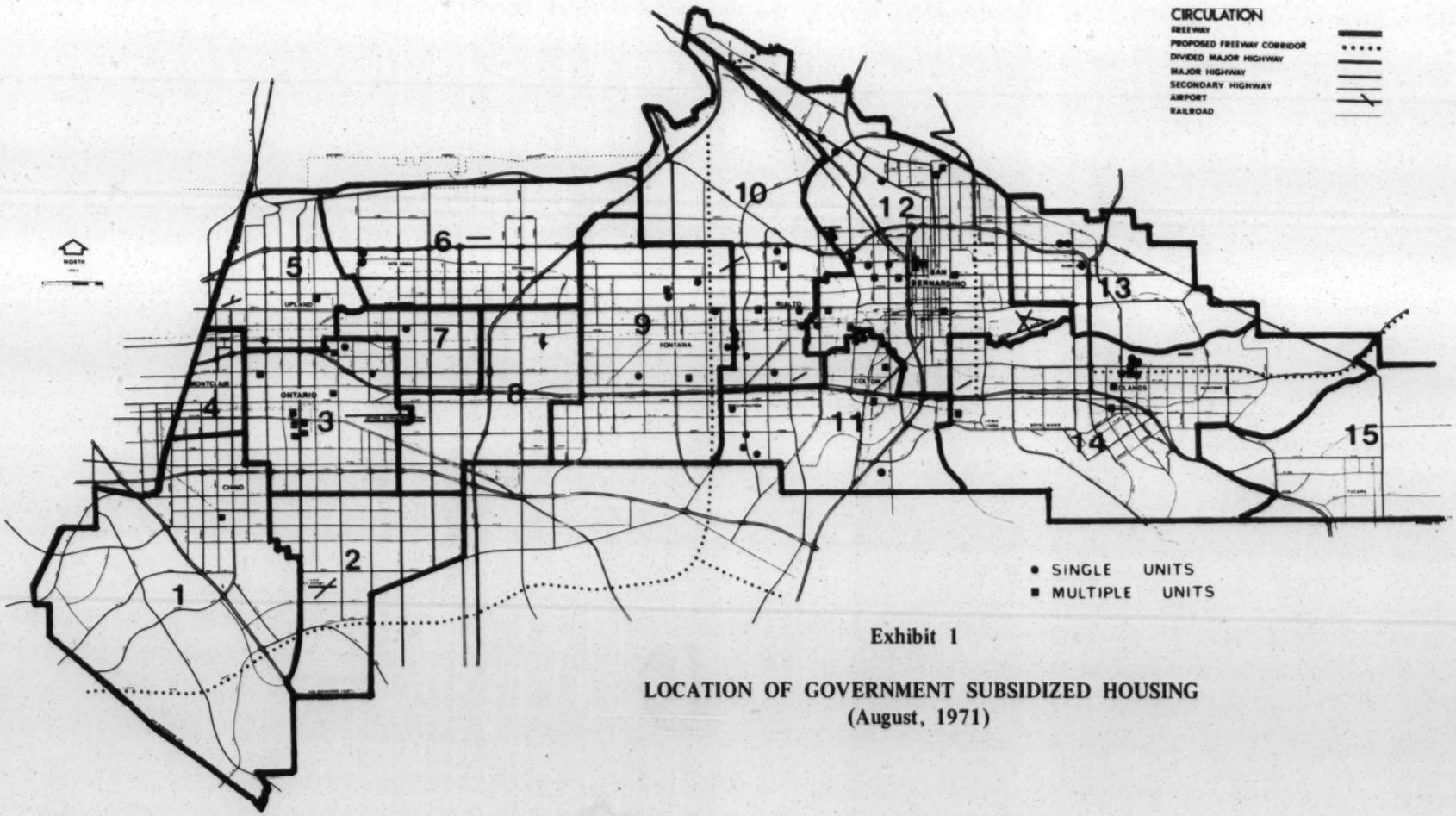


Exhibit 1

LOCATION OF GOVERNMENT SUBSIDIZED HOUSING
(August, 1971)

INTER-PLANNING DISTRICT DISTRIBUTION MODEL

The purpose of the model is to allocate to each Planning District (P.D.) a "fair share" percentage of the total number of new government subsidized dwelling units to be constructed during any given year in the San Bernardino Valley, and to distribute these units in a manner consistent with sound planning principles.

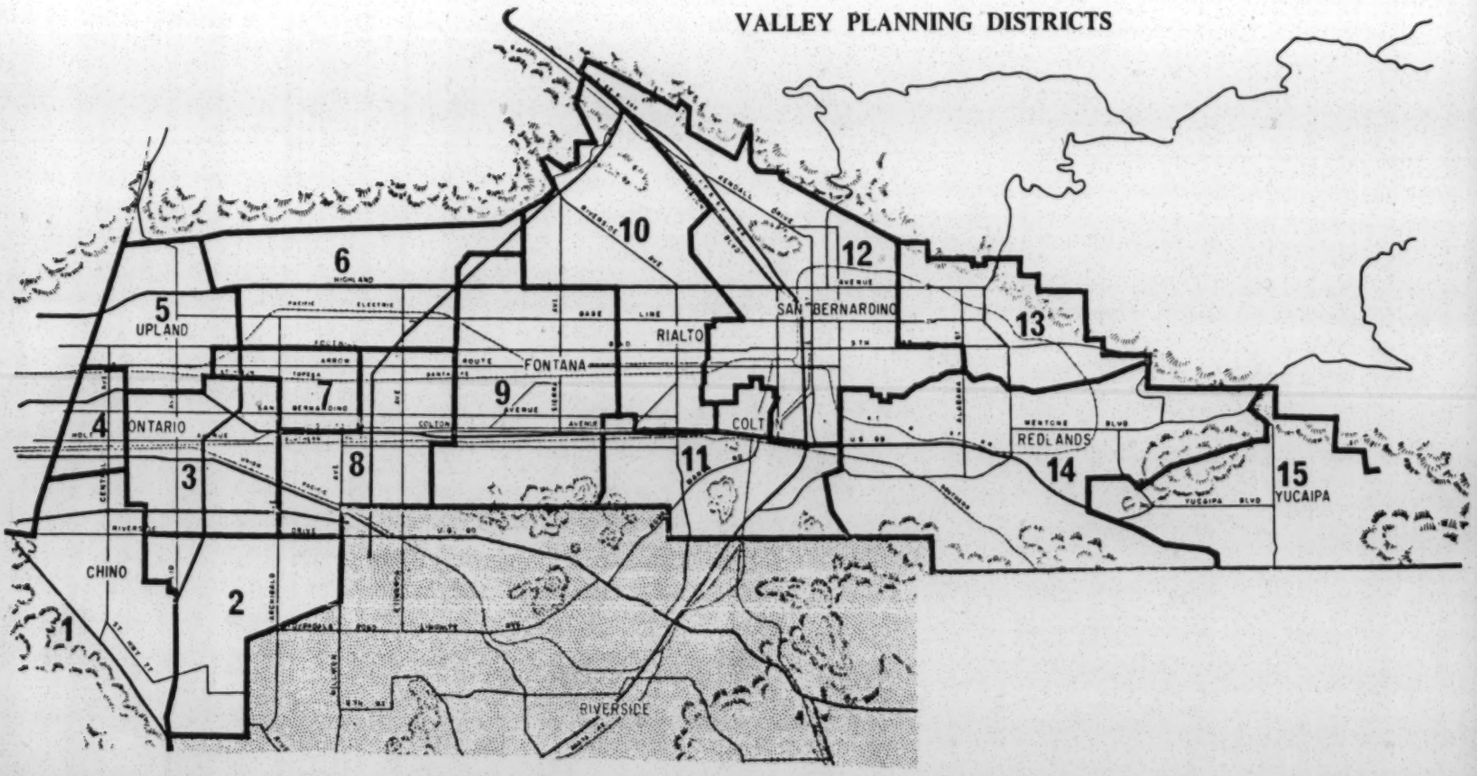
The methodology deals with a simple averaging of eight variables by P. D. The model focuses on those factors which appear to be the most significant in identifying the location where subsidized housing is needed, in relationship to where it would most benefit the households subsidized and the over-all community. Because the model must be responsive to local needs and changing conditions, the factors must be those for which data is available for yearly updating.

The function of the model will be as a guideline for decision making. Forwarded to HUD as an official policy statement, it will serve to assist in the evaluation of specific sites for subsidized housing. Locally, it will affect decisions made by Councils and Supervisors.

The area encompassed by the model includes all Valley Planning Districts 1 through 15. (See Exhibit 2.) Because of the rural nature of the Mountain - Desert portion of the County, it was felt that a different approach would be more valid in those areas and P.D.'s 16 through 23 are not included in the model. The size of the P.D.'s are inconsistent and, consequently, Planning Districts 3 and 4 have been combined to establish a more logical statistical area. In this manner, all statistical areas indicated in the model have sufficient vacant area to accommodate a "fair share" allocation over many years. By the time any P.D. reaches saturation, it is assumed that recycling of land will be economically feasible. It is important to note that statistical areas are not established by political boundaries.

Exhibit 2

VALLEY PLANNING DISTRICTS



The model is designed to apply to all programs for subsidized housing through which new housing units are constructed, including but not limited to public housing projects, Section 23 Turnkey, FHA 235, FHA 236, FHA 221 (d) (3), etc. The only projects excluded would be those designed to accommodate senior citizens exclusively, single-lot development under 235, and leased housing when there are five or less units in the block.

There are two fundamental criteria which apply in locating subsidized housing units.

1. Size -

    a. No development of single-family detached dwelling units shall have more than 40 government subsidized units.

    b. No subsidized multiple housing project shall exceed 75 dwelling units.

2. Spacing - All subsidized projects/subdivisions shall be separated from each other by a spacing radius equal to 50 feet per dwelling unit in the project. The radius shall eminate from the peripheral boundary of the project, and distance between projects shall be established by tangent radii. (See Exhibit 3.) However, whenever strict application of this criteria would effectively limit the number of multiple units within a given planning district, where a deficiency in housing exists, the spacing requirement should be modified to recognize the need while still attempting to avoid unnecessary concentration of subsidized units.

With these ground rules established to control size and over-concentration, the modeling technique determines, on a yearly basis, the "fair share" distribution of new subsidized units throughout the Valley portion of the County. The model considers the percent distribution by P. D. of the Valley totals for each of the following eight factors.

1. Number of households
2. Number of households with an annual gross income of $10,000 or less
3. Deficiency dwelling units affordable by the indicated income group
4. Assessed value per average daily attendance
5. Existing additional school capacity
6. Number of jobs
7. Vacant residential land (5-acre parcels or larger) valued at $10,000/acre or less.
8. Equal share

All factors are expressed for each P.D. as a percent of the Valley total. Item 1 deals with population and household distribution. Items 2 and 3 deal with existing need; items 4 and 5, with the capacity of the school district to absorb school children; item 6, accessibility to jobs; item 7, to the financial feasibility of developing the land; and finally, item 8 indicates what share each district would receive if all P. D.'s received an equal share. The eight factors are added and averaged, giving a percentage figure which represents the final allocation to the Planning District.

The final allocation percentage will change when the annual analysis indicates that redistribution has occurred in one or more of the first seven variables. In this way the model will continually reflect existing circumstances and needs.

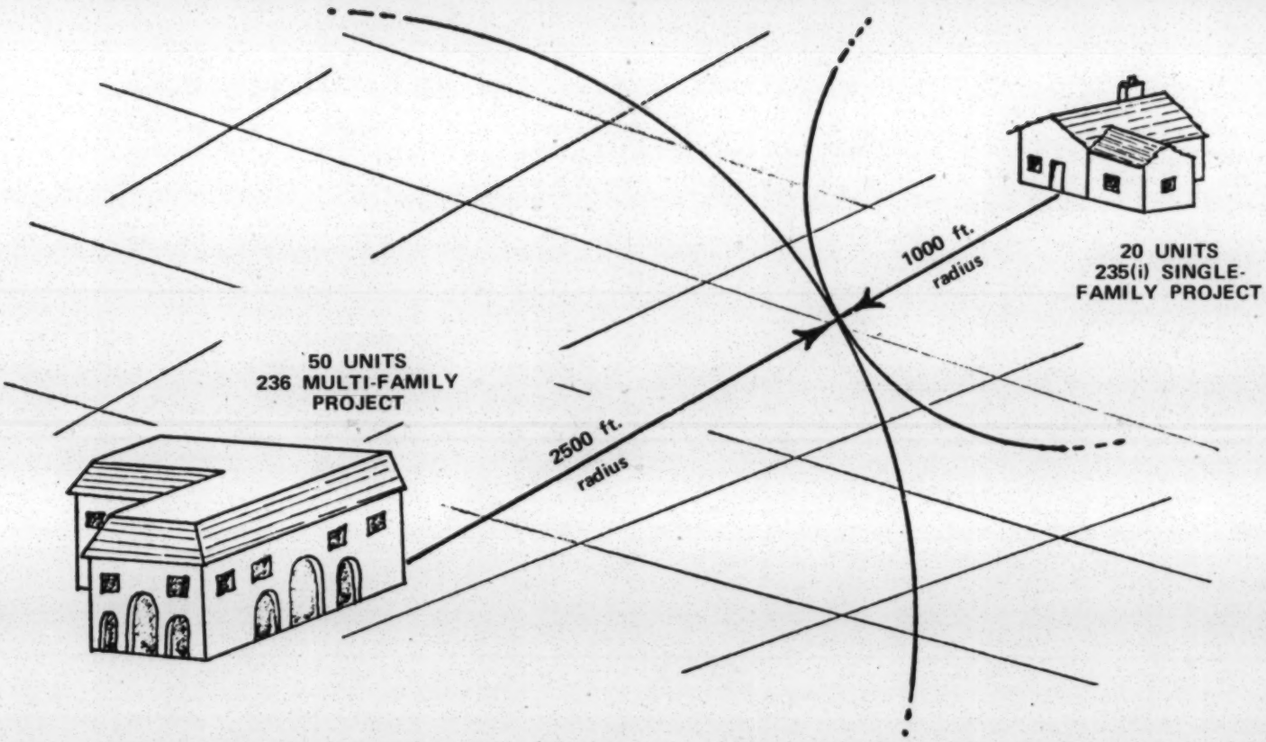


Exhibit 3

PROJECT SPACING FORMULA
50 ft. per unit

Exhibit 4 indicates the percentage of the total HUD allocation for subsidized units which would be assigned to each Planning District in 1972, excluding the seventh factor, land value. The exhibit was prepared in November, 1971, prior to the decision to add the land value factor. It was determined that this addition was necessary because even if all other factors are favorable in a given district, a limited amount of land available at an economically feasible price would render the percent allocation unreasonable.

The availability of affordable land is of significant importance to the location of subsidized housing, and the figure of $10,000/acre or less was derived in conjunction with local builders and the FHA office in Santa Ana. This variable, along with all others in the model, is subject to revision based on current conditions.

Exhibit 4

INTER-PLANNING DISTRICT DISTRIBUTION PERCENTAGE

1972

	-1-	-2-	-3-	-4-	-5-	-6-	-7-**	-8-	
Planning District	Total Households	Households with Income* $10,000 or less	Housing Deficiency	Assessed Value per Avg. Daily Attendance	Additional School Capacity	Total Jobs	Available Land $10,000/acre or less	Equal Share	Composite
1	4.4	4.2	7.1	1.9	3.4	4.8		7.1	4.6
2	0.4	0.4	0.4	1.9	1.8	0.5		7.1	1.9
3 & 4	16.8	15.9	14.3	1.6	14.1	14.5		7.1	12.0
5	7.0	5.7	10.9	1.9	9.6	5.9		7.1	6.9
6	1.7	1.4	5.8	28.5	0	1.4		7.1	6.6
7	0.8	0.8	0.2	27.4	0	0.9		7.1	5.3
8	0.6	0.5	0	22.5	0.9	5.5		7.1	5.3
9	8.9	9.9	0	2.7	6.2	6.4		7.1	5.9
10	6.1	5.2	9.2	1.2	3.6	7.5		7.1	5.7
11	6.2	6.9	4.4	1.8	5.7	7.1		7.1	5.6
12	26.3	29.6	20.5	1.8	28.3	27.9		7.1	20.2
13	4.8	4.5	9.0	1.8	14.6	5.9		7.1	6.8
14	10.7	9.6	6.6	2.5	11.0	9.2		7.1	8.1
15	5.3	5.4	11.6	2.5	0.8	2.5		7.1	5.1
Total	100%	100%	100%	100%	100%	100%		100%	100%

* Annual Gross Income

** Including all residentially suitable parcels of five acres or greater. The input for this factor is presently being prepared and all eight factors will be averaged for a revised composite percentage.

INTRA-PLANNING DISTRICT DISTRIBUTION MODEL (MINI-MODEL)

The major model distributes the total allocation of housing units among the planning districts. These districts are large enough to offer a great variety of specific location opportunity. Where the units are located within each planning district is of critical importance since subsidized units, in the past, have been heavily concentrated and have aroused considerable negative public reaction. The criticism has been centered mainly around the fact that high concentrations of people magnify their problems, and the burden put upon elementary schools to educate an inordinate number of children generated by the projects. As a result, the Mini-Model was formulated to provide guidelines for the distribution of government subsidized housing units **within** the Planning District once the total number of units have been allocated by the major model. The Mini-Model identifies a number of localized areas in which the builder can select a specific site for the project while still providing the local jurisdictions with the opportunity of introducing their value judgments by numerically weighing the component factors.

It is recognized that cities are comprised of a series of neighborhoods and that the neighborhood is the basic community unit in which people identify. The existing areas for which statistics are available and which most closely identify these "neighborhoods" are the elementary school service areas. The most desirable condition is a neighborhood school within reasonable walking distance of the residents served; an area which is not bisected by major freeways, railroads or other physical barriers.

Although it is recognized that there are many pertinent factors which affect the location of housing, the number of components in the model must be limited to keep the process simple, rational, and yet effective. The Theoretical Intra-Planning District Model (Mini-Model) identifies five major elements/conditions which affect the success of subsidized housing in the community. These statistical components were chosen because they represent critical factors for which **there is hard data available** that can be updated annually.

The model recognizes five important components:

1. Saturation of Schools

   New families generate additional demands on the local school system to educate children. If an existing school was saturated, the impact of the new concentrated demand could severely affect the quality of education at that facility. Therefore, it seems desirable to absorb new pupils into those schools which are least saturated, keeping in mind the neighborhood school concept.

2. Availability of Mass Transportation

   It is widely held that immobility among lower income groups is a dominant restrictive factor. The second component recognizes that making use of local mass transportation systems will extend their area of influence regarding jobs and personal services.

3. Location of Major Job Centers

The intent of the third component, major job centers, is to locate the people near jobs. Over a period of time it is believed that some of these jobs would be available to the study group. Residing near ones job offers the opportunity to walk or ride a bicycle to work, in addition to using a bus or private automobile.

4. Existing Subsidized Housing

The concentration of subsidized housing projects seems to amplify the problems and dissimilarities between economic groups. Since much of our training is gleaned through watching others, these concentrations do not provide a good environment in which one could learn from his neighbor. Therefore, it is relevant to distribute these projects throughout the community while recognizing that property values will determine, to some degree, the limitations of site selection.

5. Availability of Undeveloped Land

The size of the statistical area, as a percentage of the total study area acreage (total school district) would indirectly indicate the availability of undeveloped land which the developer could purchase and build a project. The size of elementary schools is relatively constant. The larger a service area, the fewer students per square mile and therefore a lower population density. When compared to land-use statistics, the larger service areas have more vacant land resulting in more opportunities for development at lower land prices. These areas would receive a larger component point factor.

Each of the components was equally weighed on a 1-3-5 numerical scale as follows:

	Points
1. Elementary School Enrollment	
(Capacity to absorb new students, stated as percentage of saturation)	
100% + saturation	1
80% to 99% saturation	3
60% to 79% saturation	5
2. Local Mass Transportation	
No transit within the area	1
Transit along the border of the area	3
Transit within the statistical area	5
3. Major Job Centers	
(Job opportunities of varying types)	
No job centers within the area	1
Job centers along the border of the area	3
Job centers within the area	5

4. Existing Federally Subsidized Housing Projects
   Housing projects within the area 1
   Housing projects bordering the area 3
   No housing projects within the area 5

5. Size of Statistical Area as percentage of Total Study Area
   0 to 5.9% 1
   6.0% to 7.9% 3
   8.0% and more 5

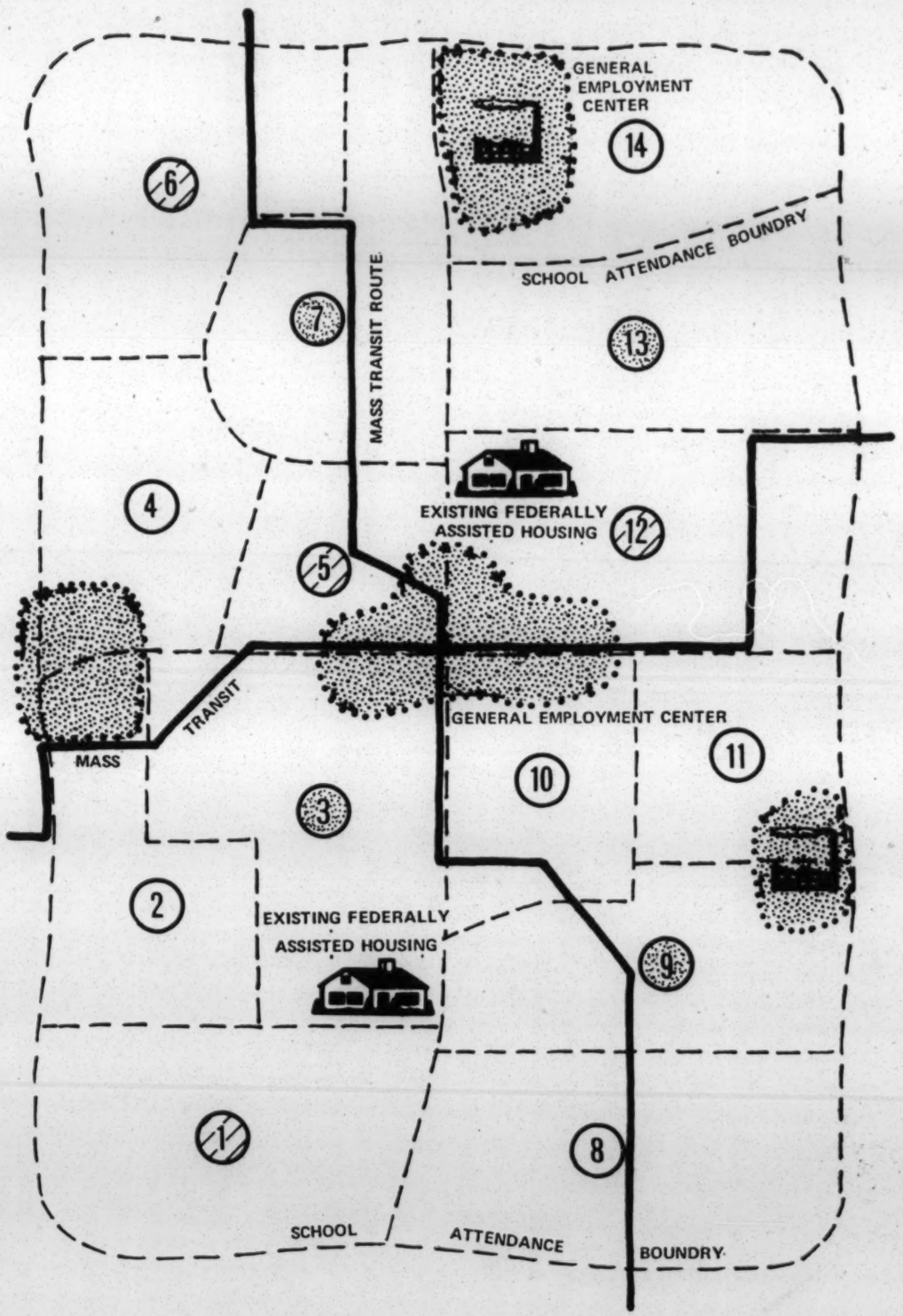
Based on the foregoing numerical factoring, Exhibit 5 presents a *hypothetical community* or *planning district* which has a transit system, employment centers, and existing subsidized housing. The "community" is divided into elementary school attendance zones as might be found in a real community. School saturation, in varying degrees, is arbitrarily scattered throughout the "model." The components are calculated in the 1-3-5 numerical scale for each school service area. In the left one-half of Exhibit 6, the areas receiving the most points are considered to be the most desirable for absorbing new subsidized housing. The effect is a priority rating of neighborhoods. In the model, 1/3 of the areas (circled) are recommended. The modeling technique *simply makes a relative comparison – not an absolute or finite decision.*

The purpose of this exercise is to understand, and be able to apply, the component modeling technique. Once this is accomplished, the technician can introduce his own components. The model is flexible and will allow for changing attitudes among local agencies. The right one-half of Exhibit 6 illustrates the result if it were determined that a critical condition in any *one* component should eliminate the corresponding elementary school service area from absorbing *any* new subsidized housing. This alternative would be the decision of the local governing body.

It is significant, when selecting the factor components, to avoid using factors which require subjective value judgments in identification or application to the point-system analysis. Subjective - type factors will stimulate continued argument as to validity, and seriously jeopardize the entire process. The model must be kept current by means of periodic update, possibly annually. For this reason, factors for which current hard data is compiled by agencies of local government (planning, assessor, school districts, transit system, and the building industry) are preferable, and are especially recommended in the initial modeling program.

Exhibit 5

THEORETICAL PLANNING DISTRICT



100% + saturation 80% to 99% saturation 60% to 79% saturation

Exhibit 6

THEORETICAL INTRA-PLANNING DISTRICT MODEL
(Mini-Model)

Elementary School Service Area Numbers	Percent Saturation School Enrollment	Mass Transit Routes	General Job Centers	Existing Federally Assisted Housing	Total Points	If Existing Fed. Housing Eliminates	If 100% + Sch. Saturation Eliminates	If No Mass Transit Eliminates	If No Job Centers Elimates	Service Areas Not Eliminated By Any Factors
1	3	1	1	5	10			—	—	
2	5	5	5	5	20					—
3	1	5	3	1	10	—	—			
4	5	1	3	5	14			—		
5	3	5	5	5	18					—
6	3	5	1	5	14				—	
7	5	5	3	5	18					—
8	5	5	1	5	16				—	
9	1	5	1	1	8		—		—	
10	5	5	5	5	20					—
11	5	3	5	5	18					—
12	3	5	5	1	14	—				
13	1	3	1	5	10		—		—	
14	5	1	5	5	16			—		

IMPLEMENTATION

The Government Subsidized Housing Model shall be reviewed and updated annually by the County Planning Staff. All factors must be recalculated in accordance with current data, and the validity and weighing of those factors considered in the light of new conditions. The model, including the two basic criteria of size and spacing, must reflect current trends.

In addition, the County Planning Staff shall evaluate the model on the basis of performance and recommend changes if appropriate. The evaluation and updating of the distribution model will take into account guidelines being used by HUD at that time for site selection.

The updating and evaluation of the model shall be presented to the governing bodies of the local jurisdictions, through the EVPA and WVPA Governing Boards, for review prior to December 1 of every year. By January 1, after review of the governing bodies, the updated model and accompanying documents shall be forwarded to the HUD area office as an official policy statement.

SAN BERNARDINO COUNTY, CALIFORNIA

BOARD OF SUPERVISORS

Wm. A. Betterley – First District
Daniel D. Mikesell – Second District
Donald C. Beckord – Third District
Ruben S. Ayala – Fourth District
Nancy E. Smith – Fifth District

PLANNING DEPARTMENT
PROJECT STAFF

Neil B. Pfulb, Director of Planning
Paul E. Neal, A.I.P., Assistant Planning Director
Rose Ann Siracusa, Project Planner, Chief of Advance Planning
Courtney F. Buse, Senior Planner

J. Quinn Larsen, Senior Delineator

Theresa J. Taylor, Senior Clerk

GEORGIA CONGRESSIONAL DISTRICT
MORATORIUM LOSSES

It may be of interest to note the following Congressional District/County breakdowns of anticipated Georgia losses under the Federal Housing Subsidy Programs Moratorium. The figures for each program are based on previous county participation as follows:

FHA 235 Single Family Units; 1970, 1971, 1972

FHA 236 Multi-Family Units; 1970, 1971, 1972

Public Housing Units; 1971, 1972

FmHA 502 Interest Credit Single Family Units; 1972.

The State Office of Housing finds this distribution of anticipated expenditures and losses significant in estimating whether each District and each county was receiving its fair share of previous Federal housing monies. Also of interest are employment losses, shown as man years, which may also have significant impact.

1/73 to 6/74

FIRST CONGRESSIONAL DISTRICT: MORATORIUM LOSSES

County:	235 Federal Funds Lost	235 Man Years Lost	236 Federal Funds Lost	236 Man Years Lost	Public Hsg. Federal Funds Lost	Public Hsg. Man Years Lost	502 Interest Cr. Federal Funds Lost	502 Interest Cr. Man Years Lost	Total Losses by County Funds	Total Losses by County Man Years
Bryan	9,000	1					309,000	40	318,000	41
Bulloch	109,919	130	759,500	100			322,500	38	1,191,919	268
Burke	341,224	43	476,799	63			1,387,500	170	2,205,523	276
Chandler	264,525	30					57,000	8	321,525	38
Chatham	5,999,200	659	7,889,550	1,043					13,887,750	1,702
Effingham	234,049	25					94,500	12	328,549	37
Emanuel	983,850	114					1,225,500	153	2,209,350	267
Evans	270,025	30					232,500	28	502,525	58
Jenkins	69,750	9					994,500	122	1,064,250	131
Johnson	138,825	17					612,000	78	750,825	95
Laurens	1,265,700	144	908,900	115	718,162	71	175,500	23	3,068,262	353
Liberty	378,499	44					58,500	7	439,999	51
Long							19,500	3	19,500	3
McIntosh	146,475	16							146,475	16
Montgomery	83,824	9					243,000	30	326,824	39
Screven	69,300	7			431,167	43	298,500	38	798,967	88
Tattnal	17,674	7			503,028	49	382,500	48	903,202	104
Toombs	1,395,325	152					49,500	7	1,444,825	159
Treutlen	17,875	2			316,189	31	661,500	81	995,564	114
Wheeler	8,224	1			316,189	31	439,500	56	763,913	88
							Total District Losses:		$31,684,747 Funds	3,928 Man Years

1/73 to 6/74

SECOND CONGRESSIONAL DISTRICT: MORATORIUM LOSSES

County:	235 Federal Funds Lost	235 Man Years Lost	236 Federal Funds Lost	236 Man Years Lost	Public Hsg. Federal Funds Lost	Public Hsg. Man Years Lost	502 Interest Cr. Federal Funds Lost	502 Interest Cr. Man Years Lost	Total Losses by County: Funds	Total Losses by County: Man Years
Baker	85,774	11					208,500	25	294,274	36
Brooks	106,975	14			1,149,780	144	678,000	79	1,934,755	207
Calhoun	212,749	27					556,500	71	769,249	98
Clay	61,800	8					405,000	51	466,800	59
Colquitt	1,620,874	183	1,341,000	177	1,437,225	142	511,500	56	4,910,599	558
Crisp	888,574	100	268,200	35	574,890	57	91,500	12	1,823,164	204
Decatur	1,094,475	130					1,938,000	232	3,032,475	362
Dougherty	6,720,300	777	1,042,000	138			24,000	3	7,786,300	918
Early	386,674	46					1,294,500	141	1,681,174	187
Grady	147,274	17					1,546,500	186	1,693,774	203
Miller	87,525	10					625,500	76	713,025	86
Mitchell	848,025	101					730,500	94	1,578,525	195
Quitman	40,650	5					102,000	12	142,650	17
Randolph	194,850	24					778,500	97	973,350	121
Seminole	138,424	17					802,500	99	940,924	116
Terrell	679,825	81					352,500	43	1,032,325	124
Thomas	939,949	113	667,600	86			838,500	94	2,446,049	293
Tift	1,066,150	129					1,104,000	122	2,170,150	251
Turner	159,450	21			790,473	78	21,000	3	970,923	102
Worth	952,450	115			718,612	71	937,500	117	2,608,562	303
							Total District Losses:		$37,969,047 Funds	4,440 Man Years

1/73 to 6/74

THIRD CONGRESSIONAL DISTRICT: MORATORIUM LOSSES

County:	235 Federal Funds Lost	235 Man Years Lost	236 Federal Funds Lost	236 Man Years Lost	Public Hsg. Federal Funds Lost	Public Hsg. Man Years Lost	502 Interest Cr. Federal Funds Lost	502 Interest Cr. Man Years Lost	Total Losses by County Funds	Total Losses by County Man Years
Chattahoochie							228,000	28	228,000	28
Crawford	212,875	27					166,500	23	379,375	50
Dooly	87,250	10			215,583	21	664,500	86	967,333	117
Harris										
Houston	5,503,662	626					94,500	12	5,598,162	638
Lee	682,699	81			459,912	45	142,500	17	1,285,111	143
Macon	375,525	43					583,500	76	959,025	119
Marion							54,000	7	54,000	7
Muscogee	16,647,025	1,812	3,099,200	409	718,612	71			20,464,837	2,292
Peach	980,749	111	447,000	59			85,500	10	1,513,249	180
Pulaski	79,575	9					334,500	43	414,075	52
Schley	6,700	1					727,500	94	734,200	95
Stewart	71,800	8					751,500	94	823,300	102
Sumter	884,500	98	3,076,850	407	718,612	71	1,119,000	140	5,798,962	716
Talbot	15,750	2					243,000	30	258,750	32
Taylor	17,674	2			574,890	57	627,000	79	1,219,564	138
Twiggs	24,775	3					391,500	48	416,275	51
Webster	23,299	3					327,000	40	350,299	43
Wilkinson	88,675	11					135,000	17	223,675	28
							Total District Losses:		$41,679,192 Funds	4,831 Man Years

1/73 to 6/74

FOURTH AND FIFTH CONGRESSIONAL DISTRICTS: MORATORIUM LOSSES

	235		236		Public Hsg.		502 Interest Cr.		Total Losses by County	
	Federal Funds Lost	Man Years Lost	Federal Funds Lost	Man Years Lost	Federal Lost	Man Years Lost	Federal Funds Lost	Man Years Lost	Funds	Man Years
Fourth District by County:										
DeKalb	2,676,949	328	25,010,100	3,138	2,587,005	256	132,000	15	30,406,054	3,737
Rockdale	311,200	36	804,600	106	718,612	71	448,500	48	2,282,912	261
							Total District Losses:		$32,688,966 Funds	3,998 Man Years
Fifth District by County:										
Fulton	4,196,500	484	67,824,000	8,150	13,050,003	1,294			85,070,503	10,288
							Total District Losses:		$85,070,503 Funds	10,288 Man Years

1/73 to 6/74

SIXTH CONGRESSIONAL DISTRICT: MORATORIUM LOSSES

County:	235 Federal Funds Lost	235 Man Years Lost	236 Federal Funds Lost	236 Man Years Lost	Public Hsg. Federal Funds Lost	Public Hsg. Man Years Lost	502 Interest Cr. Federal Funds Lost	502 Interest Cr. Man Years Lost	Total Losses by County Funds	Total Losses by County Man Years
Bibb	8,318,875	917	11,286,758	1,492					19,605,633	2,409
Butts							240,000	28	240,000	28
Carroll	92,250	11	923,800	122	862,335	85	271,500	33	2,149,885	251
Clayton	4,731,600	531	11,243,599	1,473					15,975,199	2,004
Coweta	1,181,449	127	755,000	98			79,500	10	2,015,949	235
Fayette	98,449	10							98,449	10
Heard	8,449	1							8,449	1
Henry	127,200	13					423,000	48	550,200	61
Jones	232,050	25					42,500	5	274,550	30
Lamar	82,500	10							82,500	10
Meriwether	72,075	8					789,000	97	861,075	105
Monroe	4,950	1					273,000	33	277,950	34
Pike	6,750	1					147,000	20	153,750	21
Spalding	157,500	18	1,490,000	197			157,500	17	1,805,000	232
Troup	581,400	63	856,750	112			39,000	5	1,477,150	180
Upson	113,899	13					21,000	3	134,899	16
							Total District Losses:		$45,710,638 Funds	5,627 Man Years

1/73 to 6/74

SEVENTH CONGRESSIONAL DISTRICT: MORATORIUM LOSSES

County:	235 Federal Funds Lost	235 Man Years Lost	236 Federal Funds Lost	236 Man Years Lost	Public Hsg. Federal Funds Lost	Public Hsg. Man Years Lost	502 Interest Cr. Federal Funds Lost	502 Interest Cr. Man Years Lost	Total Losses by County Funds	Total Losses by County Man Years
Bartow	303,225	33					124,500	15	427,725	48
Catoosa	2,275,525	247	1,117,500	147			21,000	3	3,395,125	397
Chattooga	305,950	35					1,227,000	153	1,532,950	188
Cobb	4,999,824	520	3,689,500	463					8,689,324	983
Dade	43,975	5					121,500	15	165,475	20
Douglas	254,125	27					129,000	15	383,125	42
Floyd	292,125	32	1,490,000	197			108,000	12	1,890,125	241
Gordon	9,000	1	536,400	71			972,000	114	1,517,400	186
Haralson	9,000	1			1,667,181	165	366,000	45	2,042,181	211
Murray							631,500	74	631,500	74
Paulding	68,374	7					132,000	15	200,374	22
Polk	262,725	29			1,437,225	142	835,500	99	2,535,450	270
Walker	1,774,975	202	1,937,000	256			310,500	38	4,022,475	496
Whitfield	89,299	10	745,000	98			19,500	3	853,799	111
							Total District Losses:		$28,287,028 Funds	3,289 Man Years

1/73 to 6/74

EIGHTH CONGRESSIONAL DISTRICT: MORATORIUM LOSSES

County:	235 Federal Funds Lost	235 Man Years Lost	236 Federal Funds Lost	236 Man Years Lost	Public Hsg. Federal Funds Lost	Public Hsg. Man Years Lost	502 Interest Cr. Federal Funds Lost	502 Interest Cr. Man Years Lost	Total Losses by County Funds	Total Losses by County Man Years
Appling	118,625	14					465,000	74	583,625	88
Atkinson	62,200	6					103,500	12	165,700	18
Bacon	191,425	22			1,149,780	144	294,000	35	1,635,205	171
Ben Hill	187,024	22					564,000	61	733,024	83
Berrien	395,700	44					136,500	15	532,200	59
Bleckley	13,800	2					513,000	63	526,800	65
Brantley							61,500	7	61,500	7
Camden	16,300	2			804,846	80	45,000	5	866,146	87
Charlton	8,524	1							8,524	1
Clinch	16,700	2					1,026,000	119	1,042,700	121
Coffee	507,549	58							507,549	58
Cook	257,575	28	134,100	17	359,306	36	867,000	99	1,617,981	180
Dodge	149,700	17					1,003,500	125	1,153,200	142
Echols	17,275	2					130,500	15	147,775	17
Glynn	2,610,525	287	1,437,850	190					4,048,375	477
Irwin	60,000	7					154,500	17	214,500	24
Jeff Davis	98,299	11					471,000	61	569,299	72
Lanier	165,525	20					45,000	5	210,525	25
Lowndes	4,940,550	565	774,800	102			489,000	56	6,204,350	723
Pierce	71,475	7			215,583	21	373,500	46	660,558	74
Telfair	141,325	16			661,123	65	657,000	79	1,459,448	160
Ware	297,675	34	1,460,200	193			21,000	3	1,778,875	230
Wayne	539,175	60					21,000	3	560,175	63
Wilcox	14,900	2					382,500	48	397,400	50
							Total District Losses:		$25,685,434 Funds	2,995 Man Years

1/73 to 6/74

NINTH CONGRESSIONAL DISTRICT: MORATORIUM LOSSES

	235		236		Public Hsg.		502 Interest Cr.		Total Losses by County	
	Federal Funds Lost	Man Years Lost	Federal Funds Lost	Man Years Lost	Federal Funds Lost	Man Years Lost	Federal Funds Lost	Man Years Lost	Funds	Man Years
County:										
Banks	25,849	3			431,167	43	106,500	12	563,516	58
Barrow	161,275	19			574,890	57	514,500	61	1,250,665	137
Cherokee	96,525	11					85,500	10	182,025	21
Dawson	8,250	1							8,250	1
Elbert	412,099	50					438,000	53	850,099	103
Fannin							556,500	70	556,500	70
Forsyth	94,250	10							94,250	10
Franklin	254,299	30					429,000	53	683,299	83
Gilmer										
Gwinnett	333,775	36					272,000	33	605,775	69
Habersham	39,849	5			1,063,546	105	591,000	76	1,694,395	186
Hall	294,375	33	745,000	98			210,000	25	1,249,375	156
Hart	167,149	19					582,000	68	749,149	87
Jackson	424,525	49					105,000	12	529,525	61
Lumpkin							151,500	17	151,500	17
Madison	471,750	57					258,000	30	729,750	87
Pickens					1,034,802	102	87,000	10	1,121,802	112
Rabun	14,749	2			603,634	60			618,383	62
Stephens	713,299	84	730,000	96			103,500	12	1,546,799	192
Towns							213,000	30	213,000	30
Union							738,000	97	738,000	97
White	17,149	2					106,500	12	123,649	14
							Total District Losses:		$14,259,706 Funds	1,653 Man Years

1/73 to 6/74

TENTH CONGRESSIONAL DISTRICT: MORATORIUM LOSSES

County:	235 Federal Funds Lost	235 Man Years Lost	236 Federal Funds Lost	236 Man Years Lost	Public Hsg. Federal Funds Lost	Public Hsg. Man Years Lost	502 Interest Cr. Federal Funds Lost	502 Interest Cr. Man Years Lost	Total Losses by County Funds	Total Losses by County Man Years
Baldwin	576,874	63	566,199	75					1,143,073	138
Clarke	2,640,525	296	2,518,100	332	718,612	71	45,000	5	5,922,237	704
Columbia	2,895,400	309					124,500	15	3,019,900	324
Glascock	70,525	8					81,000	10	151,525	18
Green	125,125	16					1,221,000	150	1,346,125	166
Hancock	615,499	79	521,500	69	1,552,203	152	589,500	76	3,278,702	378
Jasper	53,524	7					162,000	20	215,524	27
Jefferson	973,825	116					684,000	91	1,657,825	207
Lincoln	263,400	34					823,500	99	1,086,900	133
McDuffie	920,950	107			1,652,808	164	586,500	74	3,160,258	345
Morgan	286,099	34					559,500	74	845,599	108
Newton	166,950	19					238,500	28	405,450	47
Oconee	171,475	19					102,000	12	273,475	31
Oglethorpe	81,775	9					299,500	28	311,275	37
Putnam	108,600	13					705,000	86	813,600	99
Richmon	13,983,925	1508	3,479,150	460			21,000	8	17,484,075	1,976
Talliaferro	34,525	5					121,500	15	156,025	20
Walton	609,049	69	372,500	49			486,000	66	1,467,549	184
Warren	203,575	24					733,500	91	937,075	115
Washington	163,750	21			287,445	28	912,000	119	1,363,195	168
Wilkes	518,050	65			718,612	71	360,000	43	1,596,662	179
								Total District Losses:	$46,636,049 Funds	5,404 Man Years

GREATER DES MOINES CONFERENCE ON EQUAL OPPORTUNITY IN HOUSING

★ Under the Auspices of ★

THE PRESIDENT'S COMMITTEE ON EQUAL OPPORTUNITY IN HOUSING

THE STATE OF IOWA

THE CITY OF DES MOINES

THE SAVERY HOTEL • DES MOINES • DECEMBER 3, 1965 • 1:30 P.M.

THE PURPOSE

of the Greater Des Moines Conference on Equal Opportunity in Housing is to bring together a cross-section of business and community leadership for frank and open discussion of the problems of housing opportunities for minority homeseekers.

This Conference has drawn together representatives of many different interests: Business, civic, religious, neighborhood, labor, trade, civil rights and public agencies. From the discussions we hope to discover a new approach to the problems and to mobilize community efforts toward solving them.

To all we extend a warm welcome and hope that you will find this Conference stimulating and productive.

PROGRAM

GREATER DES MOINES CONFERENCE ON EQUAL OPPORTUNITY IN HOUSING

1:00/p.m. REGISTRATION

1:30/ CONFERENCE OPENING ---------- MR. SILAS S. EWING
Des Moines Commission on Human Rights

INVOCATION ---------- RABBI EDWARD ZERIN
Temple B'nai Jeshurun

WELCOME------ HON. CHARLES F. ILES, Mayor of Des Moines
Conference Chairman

GREETINGS------ HON. HAROLD E. HUGHES, Governor of Iowa
Honorary Conference Chairman

KEYNOTE ADDRESS --- HON. DAVID L. LAWRENCE, Chairman
President's Committee on Equal
Opportunity in Housing

SITUATION REPORT ---------- MR. JAMES B. MORRIS, JR.
Attorney at Law

2:45/ DISCUSSION FORUMS

Each discussion forum will follow the agenda outlined below. Discussion will be led by a skilled, impartial moderator whose function is to direct the expression of views toward an understanding of the problems and suggestions for solution.

- DEFINING PROBLEM AREAS

Equal opportunity in housing for Negro Americans and other minorities. Patterns of residential segregation. Social and economic consequences of denial of choice in housing. Freedom of residence versus ownership rights. Low-cost housing. Local, state and Federal housing programs.

- COMMUNITY ATTITUDES TOWARD EQUAL HOUSING OPPORTUNITIES

  Anxieties surrounding equal housing opportunities: Fears of the white community as residents and property owners, the housing industry, the non-white homeseeker. Factors that perpetuate residential segregation: policies of the business community, building codes and ordinances, lack of motivation among non-whites, resistance in white neighborhoods.

- COMMUNITY ACTION TOWARD EQUAL HOUSING OPPORTUNITY

  The current situation regarding the local fair-housing ordinance, governmental programs to increase housing supply, efforts of civil rights groups and community leaders. The future course and the role of government and community leadership.

- SUGGESTIONS FOR A COURSE OF ACTION

  Participants are invited to suggest means for expanding equal housing opportunities in the community.

6:00/ RECEPTION

The featured speakers and conference leaders will be honored to meet and chat with the participants until the dinner meeting begins.

6:30/ DINNER MEETING

PRESIDING ---------- MRS. JACK CLEVELAND, Chairman
Des Moines Commission on Human Rights

SUMMARY OF DISCUSSIONS
AND RECOMMENDATIONS -- MR. P. MURRAY WORK, Chairman
Human Rights Committee,
Greater Des Moines Board of Realtors

FEATURE ADDRESS ---------- MR. BERNARD L. BOUTIN
Deputy Administrator
Office of Economic Opportunity and
former Executive Vice President of the
National Association of Home Builders

ADJOURNMENT

DISCUSSION FORUM MODERATORS

MR. JAMES BETHEL, Community Consultant,
Glenwood State Hospital School

MR. JAMES BOWMAN, Coordinator,
State and Federal Programs,
Iowa Department of Education

MR. ROBERT CONLEY, Attorney at Law

THE REV. DONALD EAGLE, Executive Secretary,
National Council of Christians and Jews

DR. AUDREY FORREST, Professor of Sociology,
Drake University

MRS. LUTHER GLANTON, State Representative,
Polk County

MR. WOODRIN KEE, Neighborhood Planning Assistant,
Community Action Organization

THE REVEREND EDWARD KELLY, Chairman,
Housing Committee,
Des Moines Commission on Human Rights

DR. WARREN NIXON, Principal,
Callanan Junior High School

MRS. EDWARD ZERIN

THE PLANNING COMMITTEES

PROGRAM:	The Rev. John Donovan Mrs. J. B. Morris, Jr. Msg. Paul Connoly Mrs. Edward Zerin
PUBLICITY:	Mrs. Jack Cleveland
ARRANGEMENTS:	Mr. John Estes, Jr.
INVITATIONS:	Mrs. Ben Hall Mr. Robert Wright Mr. John Mapp Mrs. James Thomas Mrs. Raymond Spoerri
SPONSORSHIP:	The Rev. Paul M. Shurtleff Mrs. Eleanor Carris Mrs. Marguerite Cothorn Mr. Robert Huston Mr. Samuel Soifer The Rev. Ernest P. Williams The Rev. J. A. Leatherman Mrs. Stanley Griffin

LOCAL COORDINATORS: Mr. Perry Hooks & Mrs. Marilyn Stanton

PARTICIPATING SPONSORS

ALPHA PHI ALPHA
AMERICAN BAPTIST CONVENTION
AMERICAN FRIENDS SERVICE COMMITTEE
CATHOLIC CHARITIES
CITY OF ALTOONA
COUNCIL OF SOCIAL AGENCIES
DELTA SIGMA THETA
DES MOINES AREA COUNCIL OF CHURCHES
DES MOINES ASSOCIATION OF COLORED WOMEN
DES MOINES BRANCH, NATIONAL ASSOCIATION FOR THE ADVANCEMENT OF COLORED PEOPLE
DES MOINES BRANCH OF THE AMERICAN ASSOCIATION OF UNIVERSITY WOMEN
DES MOINES COMMISSION ON HUMAN RIGHTS
DES MOINES COUNCIL OF CATHOLIC WOMEN
DES MOINES EDUCATION ASSOCIATION
DES MOINES FEDERATION OF WOMEN'S CLUBS
DES MOINES MINISTERS ASSOCIATION
DES MOINES PUBLIC SCHOOLS
DES MOINES TAXPAYERS ASSOCIATION
ECONOMIC CLUB
FEDERAL EXECUTIVE COUNCIL
FIRST CHURCH OF GOD
GREATER DES MOINES BOARD OF REALTORS
GREATER DES MOINES CHAMBER OF COMMERCE
IOWA AREA OF THE METHODIST CHURCH
IOWA ASSOCIATION OF INDEPENDENT INSURANCE AGENTS
IOWA ASSOCIATION OF PRIVATE COLLEGES AND UNIVERSITIES
IOWA CIVIL RIGHTS COMMISSION
IOWA CREDIT UNION LEAGUE
IOWA FARMERS UNION
IOWA FEDERATION OF LABOR, AFL-CIO
IOWA REAL ESTATE ASSOCIATION
IOWA SOCIETY OF CHRISTIAN CHURCHES
JEWISH SOCIAL SERVICE
KAPPA ALPHA PSI
LIONS CLUB OF DES MOINES
POLK COUNTY ASSOCIATION FOR MENTAL HEALTH
POLK COUNTY BAR ASSOCIATION
POLK COUNTY LABOR COUNCIL, AFL-CIO
ROMAN CATHOLIC DIOCESE OF DES MOINES
THE CHURCH OF THE BRETHREN
THE LUTHERAN CHURCH IN AMERICA
THE METHODIST CHURCH, IOWA AREA
THE UNITED CHURCH OF CHRIST
WILLKIE HOUSE, INC.
YOUNG WOMEN'S CHRISTIAN ASSOCIATION

GSA DC 66-7886

A Guide to

PROGRAMS FOR BETTER HOMES AND NEIGHBORHOODS

by Susan Bresler
Urban Planning Project

Southern Regional Council
1967

For an extra copy of the booklet, send $1.00 to:

BETTER HOUSING
Southern Regional Council, Inc.
5 Forsyth Street, N. W.
Atlanta, Georgia 30303

INTRODUCTION

You've heard about the problems of slum housing, urban blight, and decay in our cities. You've heard of the Senate and Congressional hearings, the national legislation, the newspaper headlines, and the racial ghetto outbreaks. You've heard about the problems of urban renewal and public housing, side by side with growing deteriorated and overcrowded neighborhoods. And you've heard that new housing programs are being proposed. Yet, you may not be familiar with the government and private housing programs that already exist. That's what this booklet is about: the present programs you can use to help eliminate poor housing and slum neighborhoods now.

Take a look at the housing programs in your community. Are they piecemeal projects, too small to be effective, and lacking in overall planning? The comprehensive planning and community renewal programs in Part One tell you how to plan for housing programs in your community.

Are there families in your community who need help in adjusting to their new housing? Relocation assistance for these families is described in Parts One and Two.

Are your community's housing programs isolated from other public programs? See the sections on relocation assistance and on coordination with anti-poverty programs in Part Two.

Do the needs of your community's ill-housed citizens for employment and education also go unmet? The section on coordination with anti-poverty programs will help here, too.

Do your housing programs fail to involve community leaders or private agencies? The sections on the city human relations

commission and on urban renewal neighborhood organization in Part Two can help you.

Are your housing programs planned without involving the residents who will be affected by them? The sections on neighborhood organization in Parts Two and Three show you ways to involve people in the plans for their own neighborhoods.

Do the residents of neighborhoods in your community know how to participate in housing programs? Part Four explains how residents can take part in government and private housing programs.

Have private groups done little to help improve homes and neighborhoods in your community? Part Three explains the many ways private groups can work for better housing in your community.

The Housing Act of 1949 set as a goal: "a decent home and a suitable living environment for every American family." Today, we're still a long way from reaching our goal of good housing and good neighborhoods. We know that Federal, state, and local governments, and private community groups all must help. You, too, can help. For you have more programs today than ever before for better homes and neighborhoods.

TABLE OF CONTENTS

Page

INTRODUCTION..... i

Part One: FEDERAL PROGRAMS..... 1

HUD programs you can use without having urban renewal.... 3
HUD programs you can use with urban renewal only..... 13
Urban renewal projects..... 18
Workable Program..... 27
Comprehensive planning..... 34
Federal coverage of equal housing opportunity..... 37
Programs that a Community Action Committee can use..... 40
Demonstration cities..... 42
Agencies to write for information..... 45
Publications..... 48

Part Two: STATE AND CITY PROGRAMS..... 51

State assistance for community improvement..... 53
City human relations commission..... 54
Urban renewal neighborhood organization..... 59
Relocation assistance..... 61
Coordination with anti-poverty programs..... 62
Agencies to write for information..... 63
Publications..... 64

Part Three: COMMUNITY GROUP PROGRAMS..... 66

Neighborhood organization..... 69
Nonprofit housing..... 73
Market area agreements..... 75
Property assessment procedures..... 77
Neighborhood stabilization..... 80
Organizations to write for information..... 81
Publications..... 82

Part Four: YOUR RIGHTS AND OPPORTUNITIES..... 84

In Federal programs..... 86
Your own programs..... 93

SUMMARY LIST OF PUBLICATIONS..... 98

THOUGHTS TO PONDER..... 100

TABLES Page

I. HUD Programs You Can Use Without Having Urban Renewal..... 4

II. HUD Programs You Can Use With Urban Renewal Only..... 14

III. Federal Coveral of Equal Housing Opportunity.. 37

PART ONE: FEDERAL PROGRAMS

for better homes and neighborhoods

PART ONE: FEDERAL PROGRAMS

	Page
HUD programs you can use without having urban renewal	3
HUD programs you can use with urban renewal only	13
Urban renewal projects	18
Workable program	27
Comprehensive planning	34
Federal coverage of equal housing opportunity	37
Programs that a Community Action Committee can use	40
Demonstration cities	42
Agencies to write for information	45
Publications	48

HUD-(or DHUD) Department of Housing and Urban Development, created September 9, 1965; formerly the Housing and Home Finance Agency (HHFA), which was created in 1947.

The five agencies of HUD:

FHA-Federal Housing Administration, created in 1934.

URA-Urban Renewal Administration, created by the HHFA Administrator in 1954.

CFA-Community Facilities Administration, created by the HHFA Administrator in 1954.

HAA-Housing Assistance Administration, formerly Public Housing Administration (PHA) which was created in 1947.

FNMA-Federal National Mortgage Association, a government corporation, originally chartered in 1938.

H.U.D. PROGRAMS YOU CAN USE WITHOUT HAVING URBAN RENEWAL

Don't let the 21 programs for better homes and neighborhoods in Table 1 scare you. Just take them one at a time, from left to right. Take the sixth program, rental housing for the elderly. The first column at the left of Table I says, "Section number of national housing law." The section number for this program is 231.

The second column from the left of Table I says, "agency that administers." The agency in HUD that administers the 231 program is FHA. When you want information about a particular Federal housing program, you'll save time if you know the section number of the national housing law for that program and the agency in HUD that administers the program. Then, you can write to FHA about 231 mortgage insurance and FHA knows you mean that program of rental housing for the elderly.

The third column in Table I says, "type of aid." The type of aid for this 231 program is mortgage insurance. Other Federal housing aids, besides insurance, include loans, advances (See Table II), grants, and subsidies.

The fourth column in Table I says, "Program." Many times, Federal officials use the section number right along with the name of the program. They'll say, "231 rental housing for the elderly."

The fifth column in Table I says, "who receives the aid." The profit or nonprofit sponsor who builds rental housing for the elderly receives the Federal (231) mortgage insurance on his loan from the bank. FHA allows easy terms on the loan to encourage sponsors to build rental housing for the elderly.

The sixth column in Table I says, "special provisions." In the low-rent public housing program, for example, there are special provisions for the elderly and the handicapped.

TABLE I. HUD Programs you can use for better housing and better neighborhoods, without having urban renewal.

Section number of national housing law	agency that administers	type of aid	PROGRAM	who receives the aid	special provisions	requirements
1) Title I	FHA*	insurance of	PROPERTY IMPROVEMENT LOANS to	property owners		
2) Sec. 203(k)	FHA	mortgage insurance of	HOME IMPROVEMENT LOANS to	home mortgagors		
3) Sec. 207	(HUD)	grants for	LOW INCOME HOUSING DEMONSTRATION by	public and private nonprofit agencies		
4) Sec. 233	FHA	mortgage insurance of	EXPERIMENTAL HOUSING		priority for technical studies of materials and construction	
5) Sec. 202	CFA	direct loans for	SENIOR CITIZENS HOUSING	private nonprofit corporations, consumer cooperatives, public agencies		
6) Sec. 231	FHA	mortgage insurance of	RENTAL HOUSING FOR THE ELDERLY	profit and nonprofit sponsors	FNMA can purchase these mortgages	
7) Sec. 203(b)	FHA	mortgage insurance of	HOMES (regular program)	home mortgagors		
8) Sec. 207	FHA	mortgage insurance of	MULTIFAMILY RENTAL HOUSING(regular program)	investors, builders, developers, others; public mortgagors		
9) Sec. 213	FHA	mortgage insurance of	COOPERATIVE HOUSING	nonprofit cooperative corporations		
10) Sec. 234	FHA	mortgage insurance of	CONDOMINIUMS**	individuals, families condominium sponsors		

TABLE I. HUD programs you can use for better housing and better neighborhoods, without having urban renewal (Cont'd.)

Section number of national housing law	agency that administers	type of aid	PROGRAM	who receives the aid	special provisions	requirements
11) Sec. 701	URA	grants of 2/3 cost of	URBAN PLANNING ASSISTANCE	small communities, counties, states, metropolitan areas		
12) (HUD Act of 1965)	URA	grants of 2/3 to 3/4 cost of	NEIGHBORHOOD FACILITIES	local public bodies	priority for projects serving low income families	area must have comprehensive planning
13) (Housing Act of 1961 and HUD Act of 1965)	URA	50% matching grants for	OPEN SPACE LAND AND URBAN BEAUTIFICATION	State and local public bodies		area must have comprehensive planning
14) (HUD Act of 1965)	FHA	mortgage insurance of	LAND DEVELOPMENT	any mortgagors approved by FHA		area must have comprehensive planning
15) Sec. 221	FHA	mortgage insurance of	HOMES FOR LOW AND MODERATE INCOME FAMILIES	low and moderate income families and displaced families	FNMA buys these mortgages from the lenders, under the FNMA Special Assistance Program	city must have Workable Program
16) 221(d)(3)	FHA	mortgage insurance of	RENTAL HOUSING FOR LOW AND MODERATE INCOME FAMILIES: <u>market interest rate program</u>	public agencies, cooperatives, non-profit sponsors	purchase of mortgages by FNMA	city must have a Workable Program
17) 221(d)(3)	FHA	mortgage insurance of	RENTAL HOUSING FOR LOW AND MODERATE INCOME FAMILIES: <u>below market interest rate program</u>	public agencies, cooperatives, non-profit sponsors	purchase of mortgages by FNMA	city must have a Workable Program

TABLE I. HUD programs you can use for better housing and better neighborhoods, without having urban renewal (Cont'd.)

Section number of national housing law	agency that administers	type of aid	PROGRAM	who receives the aid	special provisions	requirements
18) 221(d)(3)	FHA	payments of	RENT SUPPLEMENTS for disadvantaged persons	to nonprofit, limited distribution, or cooperative mortgagor	limited HUD funds for rent supplements in below-market housing and for 231 and 202 housing for the elderly	city must have a Workable Program: mortgagor must be insured under FHA 221 (d)(3) market interest rate program
19) (HUD Act of 1965)	URA	grants of 2/3 to 3/4 cost of	CODE ENFORCEMENT and public improvements	cities, counties		city must have a Workable Program
20) (HUD Act of 1965)	URA	grants of 2/3 cost of	DEMOLITION OF unsafe buildings	cities, counties		city must have a Workable Program
21) (Housing Act of 1937) and subsequent acts	HAA	90% matching funds (annual contributions)	LOW RENT PUBLIC HOUSING	local housing authority	extra benefits for the elderly, handicapped, displaced families	city must have a Workable Program

* See front of this Part on Federal Programs for list of initials and what they stand for, page 1.

** You can use FHA mortgage insurance on your loan to buy an individual unit in a multifamily building (condominium.)

The last column on the right of Table I says, "requirements." This is very important, because there are some Federal programs you can't use unless your city meets certain requirements. You can't use the rent supplements program, for example, unless your city has a Workable Program. (See the sections in this booklet on the Workable Program and on the comprehensive planning requirements your city has to have for certain Federal programs.)

How do you use the Federal housing programs in Table I?
Insurance programs. Look at the programs in Table I according to the type of aid (third column) they give. Start with insurance. FHA insures loans for property improvements (Title I) and insures mortgage loans for home improvements (203(k)), experimental housing (233), rental housing for the elderly (231), homes (regular program) (203(b)), multifamily rental housing (regular program) (207), cooperative housing (213), and condominiums (234). You can use these FHA insurance programs yourself, without your city taking part. How? You go to the bank (or savings and loan association or finance company) and apply for FHA insurance on the loan you want to get from the bank.

Now, the bank or other lender, you go to for an FHA-insured loan has to be a bank approved by FHA. If you are getting a loan for property or home improvements, you can let your building contractor take your application to the bank for you. If you're going to sponsor experimental housing, rental housing for the elderly, multifamily rental housing, cooperative housing, or condominiums, you visit an FHA insuring office before you go to the bank. If you don't know where the nearest FHA insuring office is, write to an FHA regional office and ask. (See the list of agencies at the end of this Part on Federal Programs.)

Other FHA insurance programs require your city to take part. If you want FHA mortgage insurance for land development, your city (or other local government in your area) has to have a comprehensive plan. And the land development you want to do has to fit in with the comprehensive plan for your area. So, check with your City Planning Commission before you apply for your mortgage

loan for land development. Insurance now covers not only mortgages for new subdivisions, but also insurance on mortgage loans for developers of entire new towns and new communities. The maximum amount of a single mortgage is $25 million for seven years (or longer, if permitted by the Secretary of HUD). The developer's application to FHA for mortgage insurance first has to be approved by the local governing bodies of adjoining localities and by the state Governor.

Besides the rent supplements program, three other FHA mortgage insurance programs in Table I require your city to have a Workable Program: 1) homes for low and moderate income families (221); 2) rental housing for low and moderate income families, market interest rate program (221(d)(3)); and 3) rental housing for low and moderate income families, below market interest rate program (221(d)(3)). If you want to use any of these three FHA mortgage insurance programs, check with your city's local public agency (LPA) before you apply for your mortgage loan. (See the section in this booklet on the Workable Program. For more information on 221(d)(3) programs, see Part III. Community Group Programs, Nonprofit housing.)

A new FHA home mortgage insurance program (not listed in Table I; write HUD for information) waives requirements for economic soundness of loans in areas where violence or civil disorders have occured or are threatened. The property can be an acceptable risk giving "due consideration to the need for providing adequate housing for families of low and moderate income" in the area.

Remember, FHA doesn't lend money. You get your loan from a bank (or savings and loan association or finance company). You pay a premium for FHA insurance. Then FHA insures your loan from the bank. FHA insurance protects the bank or other approved lender in case something happens that you can't pay back your loan.

- Direct loan programs. There is a Federal housing program in Table I that does give direct Federal government loans. That is

the senior citizens housing loan program (202). As a nonprofit sponsor, you can apply to your regional office of the Department of Housing and Urban Development for a loan to build or rehabilitate rental housing for moderate income elderly and handicapped people. Nonprofit sponsors of senior citizen housing can be church groups, labor unions, and fraternal and civic clubs. Nonprofit sponsors have to be able to finance the housing project themselves or through their national organizations.

- Grant programs. As a public or private nonprofit agency, you can apply to your regional office of the Department of Housing and Urban Development for a grant to do a low income housing demonstration (207) project. You can demonstrate how to build low income housing or how to design it or how to finance it. For example, the idea of the rent supplements program was tested in a demonstration project. Your city doesn't have to take part in the low income housing demonstration program.

- Grants for urban planning assistance (701) go to your city, a group of cities, your county, your state, or your metropolitan planning agency. You use these grants to prepare comprehensive community plans. (See the section in this booklet on comprehensive planning.) A city over 50,000 population or a group of cities over 50,000 that want urban planning assistance grants have to have a metropolitan planning agency. And a metropolitan planning agency has to be set up by your State law. Your state planning agency and your metropolitan planning agency apply to the Department of Housing and Urban Development (HUD) regional office for urban planning assistance grants.

  If your city is under 50,000 population, your city applies for urban planning assistance grants to your State planning agency or to your metropolitan planning agency, if you have one serving your city. Your county, no matter what size, also applies either to your State planning agency or to your metropolitan planning agency, if there is one serving your county.

  A group of cities that add up to less than 50,000 population can apply to the HUD regional office for urban planning assistance

grants. But the group of cities has to form an organization of the public officials from each city. A group like this might call itself a council of local governments or an area-wide planning agency.*

- A local public body can apply to your regional office of HUD for grants for neighborhood facilities; these are projects like community centers, youth centers, health stations, and recreation centers. Your city (or other local government in your area) has to have a comprehensive plan. And the neighborhood facility has to fit in with the comprehensive plan. You use the neighborhood facility to serve low and moderate income families and as part of a Community Action Program. (See the section in this booklet on housing programs a Community Action Committee can use.) Neighborhood facilities are good to use with urban renewal projects; they give the renewal neighborhood a lift.

- A local public body or a State agency can apply to your HUD regional office for grants for open space land and urban beautification. You use the grants to buy and put up parks, malls, historic sites, and scenic spots. Your city (or other local government in your area) has to have a comprehensive plan. And the parks and malls you want have to fit in with the comprehensive plan. Open space land and urban beautification programs are a good way to get the parks you need in an urban renewal area.

- Any size city or county can apply to your HUD regional office for grants for code enforcement and for demolition of unsafe buildings. Your city has to have a Workable Program. The nice thing about these programs is you can use the grants to enforce housing codes and to demolish unsafe buildings both within and

---

* Groups of public officials like these often band together to use their urban planning grants to study mass transportation. These groups also get together to get grants for basic water and sewer facilities and for open space land.

outside of urban renewal project areas. Both programs include grants for relocation payments to people who have to move. The code enforcement program also includes rehabilitation loans and grants, as well as funds for public improvements like streets and sidewalks.

- Subsidy programs. What's the difference between a subsidy and a grant? You get a grant from the Federal government in one or two lump sums; you get a subsidy in several payments spread out over a period of time.
  - The rent supplements program is a subsidy program as well as an insurance program (221(d)(3)). The Secretary of HUD makes the subsidy payments for low income tenants to the owner of the housing where they live. The tenants have to be people who qualify for public housing.

    The housing has to be financed under the (221(d)(3) market interest rate program.* And the owner of the housing has to be a private nonprofit sponsor, a limited distribution company, or a cooperative in order to get rent supplement payments for low income tenants. The owner of the housing chooses the tenants. (See under PART III. COMMUNITY GROUP PROGRAMS, Nonprofit housing.)
  - Low-rent public housing is the other subsidy program in Table I. Your city's Housing Authority has to charge tenants enough rent to pay for operating the public housing, but without competing with private standard housing rents. To pay the cost of building new public housing, your city pays 10% in cash or in kind, the Federal government pays the other 90% in annual contributions.

    Low income families and elderly individuals apply to your Housing Authority to live in public housing. Families displaced by urban renewal projects and other government programs get priority on

---

* See rent supplements, the "Special Provisions" column in Table I.

vacant units in public housing.

Besides building new housing itself, your Housing Authority can also buy new housing from a private builder (Turnkey Method), buy and rehabilitate existing buildings, or lease housing from private owners to rent to low income tenants. Also, some tenants can buy their units in public housing.

- There are a lot of other HUD programs not included here, as well as programs of other Federal departments, that can help you get better housing and neighborhoods. See the list of publications at the end of this Part on Federal Programs.

H.U.D. PROGRAMS YOU CAN USE WITH URBAN RENEWAL ONLY

- You can use the 21 programs in Table I either with or without having urban renewal. But you can use the 12 programs in Table II with urban renewal only.* You saw that the last seven programs in Table I required your city to have a Workable Program. All 12 programs in Table II require the Workable Program. (See the section in this booklet on the Workable Program.)

- How do you use the Federal housing programs in Table II? Insurance programs. As you can see in the third column of Table II, there are three insurance programs you can use with urban renewal: 1) mortgage insurance for housing in urban renewal areas (220); 2) mortgage insurance for home improvement loans in urban renewal areas (220(h)); and 3) mortgage insurance for housing for displaced families (221).

Before you go to the bank to apply for your FHA-insured mortgage loan, check with your local public agency (LPA) to see if your city has a Workable Program. Your LPA might be called an Urban Renewal Agency, an Urban Renewal Department of your city government, or it might be your city's Housing Authority. FHA won't insure your 220, 220(h), or 221 loan from the bank unless your city has a Workable Program. And the Workable Program has to be certified by HUD.

The Federal National Mortgage Association (FNMA, often called "Fanny Mae") buys the 220, 220(h), and 221 mortgages from the bank, under the FNMA Special Assistance Program. That way, a bank that makes a mortgage loan for urban renewal can turn around and sell the mortgage to FNMA on the secondary mortgage market. Once the bank sells the mortgage, then the bank has money to make more loans.

- Direct loan programs. Your local public agency (LPA) can get a

---

* See the section that explains the columns in Table I, pp. 3 and 7.

TABLE II. HUD programs you can use with urban renewal for better housing and better neighborhoods, along with the programs listed in Table I.

Section of national housing law	agency that administers	type of aid	PROGRAM	who receives the aid	special provisions	requirements
22) Title I	URA*	planning advances, temporary loans, capital grants for	URBAN RENEWAL PROJECTS (rehabilitation and/or clearance)	the local public agency (LPA); the LPA may be a public agency separate from the city, a local housing authority, or a city department		WORKABLE PROGRAM: 1) codes and ordinances; 2) comprehensive plan; 3) neighborhood analyses; 4) administrative organization; 5) financing the program; 6) housing for displaced families; 7) citizen participation
23)		planning advance	GENERAL NEIGHBORHOOD RENEWAL PLANS (GNRP)			
24)		grant of 2/3 cost of	COMMUNITY RENEWAL PROGRAM (CRP)			
25)	URA AND SBA	grant for	RELOCATION (moving expenses and relocation adjustment payments)			
26) (HUD Act of 1965)	URA	grant of 2/3 to 3/4 cost of	CODE ENFORCEMENT and needed public improvements	cities, counties		
27) (HUD Act of 1965)	URA	grant of 2/3 cost of	DEMOLITION of substandard buildings	cities, counties		
28) Sec. 314	URA	grant of 2/3 cost of	URBAN RENEWAL DEMONSTRATION by	public bodies		
29) Sec. 115	URA	grant for	REHABILITATION of buildings	low income homeowners		
30) Sec. 312	URA	loans for	REHABILITATION of buildings	property owners		

TABLE II. HUD programs you can use with urban renewal for better housing and better neighborhoods, along with the programs listed in Table I. (Cont'd.)

Section of national housing law	agency that administers	type of aid	PROGRAM	who receives the aid	special provisions	requirements
31) Sec. 220	FHA	mortgage insurance for	Housing in URBAN RENEWAL areas	mortgagors in urban renewal	FNMA buys these mortgages under the FNMA Special Assistance Program	Workable Program: 1) codes and ordinances; 2) comprehensive plan; 3) neighborhood analyses; 4) administrative organization; 5) financing the program 6) housing for displaced families; 7) citizen participation
32) Sec. 220(h)	FHA	mortgage insurance for	Home improvement loans in URBAN RENEWAL areas	mortgagors in urban renewal		
33) Sec. 221	FHA	mortgage insurance for	HOUSING FOR DISPLACED FAMILIES	displaced families, elderly and handicapped individuals		

See front of this Part on Federal Programs for list of initials and what they stand for, Page 1.

temporary loan to start buying and clearing land in an urban renewal project. (See the next section on Urban Renewal Projects, Loan and Grant, Part II.)

- If you live in a building in an urban renewal project, and the building isn't beyond repair, you can get a Federal loan (312) through your LPA to rehabilitate your building. Your LPA tells you whether or not your building is beyond repair.

- Advances. Your City's LPA uses planning advances for urban renewal to pay for survey and planning work before the urban renewal project begins. The planning advances are part of (Title I) urban renewal project funds from HUD.

- Grant programs. Besides grants for urban renewal projects, your city can get grants from HUD to make general neighborhood renewal plans (GNRP). The advantage of the GNRP is this: within one neighborhood in your city there could be one or two areas where you can use urban renewal, according to your State laws. But the whole neighborhood may need help: it may need a new school or better streets or housing code enforcement or new zoning. The general neighborhood renewal plan is a way for your city to study and help a whole neighborhood, even though only parts of it can have urban renewal projects.

- Another grant program your city can use is the Community Renewal Program (CRP). These grants let your city study all the renewal projects and neighborhood plans your city needs for years to come. And your city can then decide which urban renewal projects it should do first and how your city can pay for the better housing and neighborhoods it has in mind.

- If you have to move because of an urban renewal project, your LPA will pay your moving expenses. Your LPA gets the money from a 100% relocation grant from the Federal government. So, your city doesn't pay for relocation out of its own funds. Relocation is the only grant program in Table II where your city doesn't share the cost with the Federal government.

In addition to moving expenses, low income families and elderly individuals can get a relocation adjustment payment (RAP) from your LPA. This payment helps people who can't get a unit in public housing to find other standard housing.

Your LPA also helps businesses that have to move to get Small Business Loans, rental payments, or Small Business Displacement Payments.

Your LPA also makes relocation payments to people who have to move not only because of urban renewal, but also because of Federal highway construction or other construction programs.

- State and local public bodies can apply to HUD for urban renewal demonstration grants (314). Kentucky used one of these grants to help communities with their Workable Programs. (See the section on State assistance for community improvement.)

- If you are a low income property owner in an urban renewal area, and your building is not beyond repair, you can get a grant to rehabilitate your building. See your LPA about getting a rehabilitation grant (115).

See page 10 about code enforcement and demolition grants.

URBAN RENEWAL PROJECTS

What is urban renewal?
Who does urban renewal?
What is the procedure for urban renewal?
How long does urban renewal take?
Why might urban renewal fail?

- What is urban renewal?

Urban renewal is your city's trade-in of slum housing (or businesses or industries) for decent housing (or businesses or industries.)

There are two main ways you make the trade-in: 1) clearance: your city buys all or part of the slum property, clears and improves the property, and sells the property to private builders; and 2) rehabilitation: your city makes loans or grants to slum property owners and tenants to repair their buildings.

Whether your city uses clearance or rehabilitation or both, your city also uses conservation to keep the neighborhood from becoming a slum again. Conservation means your city puts in community facilities like streets, sewers and utilities, parks and playgrounds, branch libraries, and fire stations.

- Who does urban renewal?

Your community has to have a local public agency (LPA) to do urban renewal. Your LPA can be a public agency separate from your city government, can be your local housing authority, or can be a department of the city government itself, depending on your State law. Your LPA uses Federal advances, loans, and grants (Title I) to plan urban renewal projects; to buy, clear, improve, and resell urban renewal property; to give slum property owners and tenants loans or grants to rehabilitate their buildings; and to make relocation payments to people who have to move. The city supplies part of the funds as well, either in cash or in improvements (community facilities).

Both cities and counties can use Federal grants for code enforcement and for demolition of unsafe buildings in (or outside of) urban renewal areas. Your city can also use grants for neighborhood facilities, open space land, urban beautification, and preservation of historic structures in urban renewal projects.

Property owners and tenants in urban renewal areas get rehabilitation loans (312)* and grants (115) from the city's LPA to repair their buildings and use FHA mortgage insurance for housing (220) and home improvements (220(h)). Families displaced from urban renewal areas also use mortgage insurance (221) to finance decent housing.

Private builders buy the improved urban renewal land and build housing (or businesses or industries) according to your city's plan. Nonprofit groups can also sponsor new or rehabilitated housing in urban renewal areas.

- What is the procedure for urban renewal?

There are five main steps to an urban renewal project: 1) choosing the urban renewal project area; 2) Survey and Planning; 3) Loan and Grant, Part I; 4) Loan and Grant, Part II; and 5) the project itself.

1) Choosing the urban renewal project area. Before you can have urban renewal, your city has to have a Workable Program for Community Improvement (see the next section on the Workable Program) approved by the Department of Housing and Urban Development (HUD).

   Next, your city chooses an area for urban renewal. Your State statutes tell what can be an urban renewal area; for example, a statute might say that at least 51% of the buildings in an area have to be substandard before you can have an urban renewal project.

---

* Section number of the national housing law for that program; See Table II, page 14, and explanation following.

2) Survey and Planning. After your city chooses a project area, then your city government passes a resolution. The resolution is to make a Survey and Planning Application to HUD for Federal funds for advance planning. Your city may choose to pay for advance planning of the urban renewal project without Federal funds and then use Federal funds only for the rest of the urban renewal project.

Your city's Survey and Planning Application tells what the urban renewal project area is like, what your city plans to do in the project area, and how much the urban renewal project might cost. After HUD approves your city's Survey and Planning Application, then HUD advances planning funds to your city.

Your city uses Survey and Planning funds (whether Federal or not) to survey and to plan the urban renewal project area. One survey tells you what condition the buildings are in, how many people and businesses will have to move, and what housing there already is in the city for the displaced people to move to.

Another survey tells you who owns each parcel of property in the urban renewal project area and how much each parcel of property is worth. Your city pays appraisers to decide how much the property is worth.

The plan for the urban renewal project area tells how you can use the property in the project area after urban renewal: for example, how much of the property to use for businesses, how much for homes, how much for schools, and/or how much for industries. Congress now says the residential reuse of any urban renewal area must provide a "substantial" supply of standard low and moderate income housing. And the residential redevelopment must show "marked progress in serving the poor and disadvantaged people living in slums and blighted areas." Also, urban renewal plans must give "consideration" to development of effective systems for the control of storm

and sanitary wastes. HUD requires that the new uses for the urban renewal property pay your city more property taxes than the old uses.

3) Loan and Grant, Part I. After your city surveys and plans the urban renewal project, then your city government passes a resolution. The resolution asks HUD to approve the city's Part I of an Application for Loan and Grant of Funds.

This Loan and Grant Application has to tell HUD your city's whole plan for the urban renewal project: how your city will buy the property, how you can use the property after urban renewal, what community facilities your city will put in, how your City will relocate the people who have to move, and how your city plans to resell the property.

HUD reviews the Loan and Grant Application, Part I, and returns it to your city. HUD may then ask your city to add more information or to change the plan.

4) Loan and Grant, Part II. After your city gets Part II of the Loan and Grant Application ready (which is actually Part I revised), then your city government passes--whoops, not yet. Your city government holds a public hearing. After the public hearing, then your city government passes a resolution. The resolution approves the urban renewal project.

Now the only thing left to do before the urban renewal project itself is to get the money. If your city is over 50,000 population, you pay 1/3 of the cost of the urban renewal project (total cost minus sales of urban renewal land to private builders). However, if your city paid for the Survey and Planning out of its own funds, then your city's share for the rest of the urban renewal project is 1/4.

If your city is under 50,000 population, you pay 1/4 of the cost. Your city doesn't have to pay in cash. Instead, your city can put in community facilities, or, public improvements to serve the project area. These improvements are called

noncash Grants-in-Aid. Noncash Grants-in-Aid can also be up to 25% (but not over $3.5 million) of the cost of:

1) public facilities for cultural, exhibition or civic purposes,
2) city halls or public safety buildings or
3) medical treatment or research facilities.

After approving Part II of your Loan and Grant Application, HUD sends your city a contract for the Federal 2/3 or 3/4 share of the urban renewal project cost. After your city approves that contract, you're ready to start the project. Your city uses a Federal loan at the beginning and gets a Federal grant at the end.

5) The project itself. The city uses the appraisals made in the Survey and Planning stage to set a purchase price for each parcel of property in the urban renewal area. Next, your city hires a negotiator to make each property owner an offer for his property. If the owner accepts that offer, then a title company closes the sale. If the title to the property is not clear or if the owner won't accept the city's offer, then the city has to go to court and condemn the property in order to buy it.

If your city buys urban renewal property that you live on, you have at least 90 days to move, and the city has to help you find standard housing. The city pays your moving expenses and also gives you a relocation adjustment payment, if you need it. (See the grant programs following Table II, page 16.) If you decide to move to a substandard house, your city can't give you any relocation payments.

After buying a parcel of property, the city has a demolition company demolish the building. Next, the city has an engineer put in street and sewer improvements. Next, the city goes to the planning commission to have the property rezoned according to the urban renewal plan.

If you own a building that has to be rehabilitated, the city tells you what you have to do to bring the building up to standard, according to the city codes. The city also helps you get the loan or grant you need to do the work, if you can't afford all the repairs yourself.

When the land the city bought is ready, the city sells it to private developers, except the land for public uses like schools, parks, utilities, and fire stations. The private developers have to build according to the urban renewal plan. The price for the land has been set by the appraisers.

When your city sells all the urban renewal land, the Urban Renewal Administration of HUD makes an audit. The audit is to see exactly what the project did cost after your city sold the urban renewal land. If your city spent more than it expected to, then your city has to come up with more funds to pay its share. If your city spent less than it expected to, your city gets a refund from URA. Finally, the Urban Renewal Administration makes your city a capital grant for the Federal share of the project cost.

- How long does urban renewal take?

How long your city takes to do an urban renewal project depends on several things:

1) whether your city's Workable Program is acceptable to HUD;
2) whether your city has done urban renewal before and knows the procedure;
3) whether HUD has a backlog of applications piled up from other cities when your city applies;
4) whether the people living in the project area stay there between the time of the Survey and Planning until the project begins; you see, it will take the city longer to find people relocation housing if they aren't the same people who lived in the project area when the City made the relocation survey;

5) whether the property owners are willing to sell at the price the city offers;
6) whether much of the urban renewal property has clear title; it takes a long time for the city to go through court and condemn the property for title; and
7) whether the city can find ready buyers for the urban renewal land.

Choosing the project area takes at least long enough for the city to inspect possible renewal areas and to talk over a possible project with city government departments, other local government agencies, and private agencies. How long this takes, it's hard to say.

Then, to prepare the Survey and Planning Application takes anywhere from a few hours to several weeks, depending on how much information your city has collected on the project area.

If your city's Workable Program is certified, HUD approves the Survey and Planning Application in about three to four months.

The Survey and Planning stage of urban renewal takes two years.

HUD takes about three to four months to review and return Part I of the Loan and Grant Application. After the city revises the Application (about four months) and turns in Part II, HUD approves the urban renewal project in about two to three months.

Cities take about five years to execute an urban renewal project, that is, to buy all the property they planned to buy in the urban renewal project, improve the land, and sell the land after all the improvements are in.

All in all, an urban renewal project in your city takes about eight years from start to finish. Of course, you can have more than one project going on at a time, so that it might take only 11 years to finish two projects.

- Why might urban renewal fail?

- One reason an urban renewal project might fail in your community is that the public doesn't understand it. People in your community may have the wrong idea about Federal aid for urban renewal. They may think the Federal government comes in and tells your city what to do. Not so. Your city chooses to have the urban renewal project, your city plans the project, and your city carries it out.

  Another common misunderstanding about urban renewal is that people in the project will be cleared out and have no place to go. Not so. Your city has to help the people from the project area to find standard housing at a price they can afford to pay. What about people moving to another slum, you say? Your city can't stop anyone from moving to a slum. And your city can't help anyone move before the Federal contract for urban renewal is approved. But if people living in an urban renewal area remain there until the project begins, the city has to find them decent housing.

  Many people think an urban renewal project has to be all clearance. No project has to be all clearance. Your city may decide on clearance to get enough land for a city-wide facility, such as a stadium or a civic center. But where your city doesn't need a large land area, you can draw any project area boundaries to include some housing that the owners can rehabilitate.

- A second reason that urban renewal might fail in your community is because the people living in the project area aren't involved in planning the project. You know, the plans for an urban renewal project have to include plans for relocation. So, even if none of the people move back into the project after renewal, the people still have a stake in the project plans.

  There are many ways people who live in project areas can be involved in the planning. One way is through the Citizens Advisory Committee. Your city is required to have this committee under the Workable Program. Often the difference between a successful urban renewal project and a failure is the difference

between a Citizens Advisory Committee that is active and one that is idle. People in project areas can work through the Citizens Advisory Committee to get the kind of project that meets their needs for better housing and neighborhoods.

Often the Citizens Advisory Committee isn't enough. People in project areas may want to do their own housing surveys. They may want to show the city that new housing alone won't meet the needs of the people, but that they also need jobs, job training, and adult education programs as well. (See the section on Your Own Programs under Part IV.)

People in project areas may want to form a neighborhood organization and hold meetings to explain and discuss the urban renewal program and other programs in the community. They may publish a newsletter to keep all the people in the project area informed. Efforts like these--the housing surveys, the neighborhood meetings, and the newsletters--can mean the difference between the success and the failure of urban renewal in your community. (See Part II, City Programs.)

- A third reason urban renewal might fail is because your city does a piecemeal or one-shot job, as if an urban renewal project alone could solve all the city's slum housing problems. Few cities are that lucky. Your city has to work for good housing in every part of the community. That means enforcing the housing code, putting in public improvements, encouraging private builders and nonprofit sponsors to put up more housing, and possibly using other Federal programs for more and better housing. One isolated project won't do the job.

WORKABLE PROGRAM*

You wouldn't build a house where you couldn't get a road to it, where there was no school, no grocery store, and somebody could put up a factory next door. You wouldn't put a house in a neighborhood like that.

On the other hand, you wouldn't tear down a bad house until you found a good house to move into. Nor would you move people out of one slum neighborhood only to have them move into another slum neighborhood.

Who sees to it that people who move out of bad houses then move into good houses in good neighborhoods? And who sees to it that good housing gets the roads, schools, stores, and zoning it needs? Your city sees to it. How can you tell if your city is doing its job? By your city's Workable Program.

The Workable Program is a set of requirements. The requirements show that your city is doing its job. That's all the Workable Program does. You don't get any money out of it. But your city has to have a Workable Program to get in on the following Federal programs: all the HUD programs you use with urban renewal only (Table II); grants for code enforcement and demolition of unsafe buildings; housing for low and moderate income families (221) and(221(d)(3)); and low-rent public housing.

What are the Workable Program requirements?

- The first requirement is codes and ordinances. The housing code is especially important, since your city uses it to get property owners to repair and rehabilitate their buildings and clean up their yards. The housing code also tells how many people can live in a building, how many bathrooms the building should have, how many windows, and what is an adequate heating system. Your city can use code enforcement grants (Table I) to help pay for enforcing the housing code.

---

* The full name is Workable Program for Community Improvement.

Aside from buildings that have to be condemned, your city usually enforces the housing code in certain parts of the city at a time. This way, a particular neighborhood can repair all its buildings at the same time. The city doesn't enforce the housing code in areas that will be cleared by urban renewal since the cost of the repairs would make the property more expensive for the city to buy. Besides, it wouldn't make sense for the owner to spend money on a major repair if his building would be torn down in a few years. However, your city can require that the buildings are at least not dangerous to the people living in them. Your city can set minimum standards and require temporary repairs on buildings that will be cleared in urban renewal areas.

Besides the housing code, your city has to have building, plumbing, electrical and fire prevention codes. These four codes set health and safety standards for new buildings and major building repairs. So, while the building code covers new buildings, the housing code covers existing buildings.

Your city enforces building, plumbing, electrical, and fire prevention codes on new buildings. In addition, your city has a codes review committee to keep all the codes up to date and to decide how and where the city should enforce the housing code. This committee makes a report in the Annual Review of Progress your city sends to HUD to get your Workable Program recertified each year.

- The second Workable Program requirement is the comprehensive community plan. See the next section in this booklet on Comprehensive Planning.

- The third requirement is Neighborhood Analyses. This means your city divides the community into neighborhoods--residential, commercial, and industrial--and studies each neighborhood at a time. One neighborhood might need the housing code enforced there. Another neighborhood might need its street layout changed. Still another neighborhood might need many of its buildings cleared away. From neighborhood analyses, you can see where your city needs urban renewal projects first, where you

need to enforce the housing code first, and where you need to put in community facilities, or, public improvements, like streets and schools. Your city can use the Urban Planning Assistance Program (701) in Table I to help pay for its neighborhood analyses.

If neighborhood analyses sounds to you like the Community Renewal Program (Title I) in Table II, you're right. They're the same idea of planning for more than one urban renewal project at a time. The Community Renewal Program (CRP) is usually a bigger study than neighborhood analyses and has more detail. A large city might use a CRP to make one of its studies just on relocation housing. Another study might look at the needs of displaced families for jobs and education.

You remember in the section on urban renewal, we said your city has to have a local public agency (LPA) to do urban renewal. Your city may also have a local planning agency. Your local public agency (LPA) is probably your Urban Renewal Agency. Your local planning agency is probably the Planning Department of your city government. Now, your Planning Department--or a planning consultant, if your city doesn't have its own planner--does your neighborhood analysis, or your Community Renewal Program, if you have one. Your Urban Renewal Agency (LPA) carries out your urban renewal projects. Confused? Wait, there's more.

An agency usually has paid professional people who work full time. Then, with the agency, such as your city's Planning Department, there will also be a planning commission or board. Your Urban Renewal Agency also has an urban renewal commission or board. The people on the commissions or boards serve without pay. Your mayor and city council appoint them.

Why do you want to know about these boards or commissions and agencies? Here's why: Say you want to know where your city plans to do its next urban renewal project. You go to your Planning Department (local planning agency). Say you think this next project should be someplace different. You go to your planning commission or board. You would want to go to the planning

commission, since it makes recommendations on plans for urban renewal to your city council.

Say you want to know how far along a certain urban renewal project is. You go to your Urban Renewal Agency (LPA) and ask. Say you think more of the property in that project could be rehabilitated than the city has planned. Even though your city council has adopted an urban renewal plan for that project, plans, like codes and ordinances, can be amended. So, you go to your urban renewal commission or board, since it makes recommendations on urban renewal projects to your city council.

To meet this third Workable Program requirement, your local planning agency makes a report on Neighborhood Analyses in the Annual Review of Progress your city sends to HUD.

- The fourth Workable Program requirement is administrative organization. By now, you've noticed your city needs more than one Agency or Department to do its Workable Program. Yet, all seven Workable Program requirements go together. So, what your city has to do is have a program coordinator. This coordinator might be called your Urban Renewal Coordinator. Or it might be your mayor. Or it could even be a committee.

The program coordinator would be the best person for you to talk to if you wanted to know how your city's Workable Program was coming along. The coordinator makes sure the city has enough staff people to do the jobs, especially the jobs of code enforcement and of enforcing your city's zoning and subdivision regulations (see the section on Comprehensive Planning). If your city needs to hire new people to work on the Workable Program requirements, your program coordinator tells the mayor and city council.

- The fifth requirement is financing. How will your city pay for the urban renewal or public housing or code enforcement or public improvements it plans to do in your community?

Under your city's comprehensive plan, you have a public improve-

ments program, that is, a list of the streets, sewers, schools, parks, utilities, fire stations, and public buildings your city will need for many years to come.

Also, under your comprehensive plan is a capital improvements budget. This is a six year budget of the public improvements your city needs (according to your public improvements program) along with how much each improvement costs and how much money the city expects to have each year to pay for the improvements.

Finally, looking at the public improvements program and at the capital improvements budget, your city adopts an annual operating budget. What HUD checks in this Workable Program requirement is to see that your city really is looking ahead at the improvements it will need in the future and how your city plans to pay for them.

- The sixth Workable Program requirement is housing for displaced families. That means your city has to help displaced families find decent housing at a price they can afford. Displaced families are people who have to move not only because of urban renewal and highway or other government construction, but also because they lived in an unsafe or overcrowded building (according to the housing code) or because their income got too high for them to stay in public housing.

Your city has to help relocate all these displaced people. You may have a special relocation office, or, housing referral service. Whatever agency handles relocation, your city has relocation assistants to work with each family that has to move. Relocation assistants help families fill out forms to get their relocation payments of up to $200 for moving expenses, to get their relocation adjustment payment (RAP) of up to $500 if they need it, and to find a decent place to live.

To meet this sixth Workable Program requirement, your city has to have records of how many people will be displaced in the next few years and of what housing there is for them to move to.

- The seventh Workable Program requirement is citizen participation. Your mayor appoints people to an official Citizens Advisory Committee (CAC). The people are supposed to represent all community interests: business, labor, civic, church; education, health and welfare agencies; minority groups and neighborhood groups. And your mayor also appoints people to an official Subcommittee on Minority Group Housing. The people on this committee are supposed to represent minority groups also, and builders, lenders, realtors, and housing officials.

A Citizens Advisory Committee (CAC) and its Subcommittee on Minority Group Housing, and any other subcommittees your CAC sets up will have anywhere from a dozen to ninety members or more. The size of the CAC depends on the size of your city.

The Citizens Advisory Committee is a way for private citizens to help your city government work for better housing and neighborhoods. There are two ways the CAC works. First, the CAC works as a group. The CAC might recommend new public housing to the mayor to help relocate displaced families. Or the CAC might hold meetings open to the public to explain urban renewal.

Second, members of the Citizens Advisory Committee work as individuals. A CAC member might talk with a City Councilman about a housing code enforcement program, asking the councilman his views and giving him information about how a nearby city enforced its housing code. Another CAC member might talk with a lender about making mortgage loans to people who want to rehabilitate their homes.

The Subcommittee on Minority Group Housing also works as a group to hold meetings and to make recommendations to the Citizens Advisory Committee. And members of the Subcommittee work as individuals to help minority families find housing, land, and home loans.

The Citizens Advisory Committee has a secretary to keep minutes of its meetings. CAC's generally meet once a month. Subcommittees also keep minutes. Subcommittees generally meet more

often than the CAC. The Citizens Advisory Committee chooses a chairman and may also have an Executive Committee to coordinate the subcommittees. And the CAC chooses the chairman for each subcommittee. Besides the Subcommittee on Minority Group Housing, you might have subcommittees on public information, on home financing, on downtown development, and on urban renewal.

The mayor sees that the Citizens Advisory Committee and the subcommittees have staff assistance. The staff may be city employees or volunteers or both. The staff people help the Citizens Advisory Committee and the subcommittees get the information they need. For information on comprehensive planning, zoning and subdivision regulations, and the public improvements program, your city can use Urban Planning Assistance (701) grants to prepare materials for city public meetings. The CAC can use the materials for its own meetings as well.

COMPREHENSIVE PLANNING

What is comprehensive planning? What's a comprehensive community plan? A master plan? A general plan? A future development plan?

Planning has been different things at different times. At one time, a plan was a map of streets, utilities, and public buildings that the city planned to build in the next five years. Later the plan included private land use as well as public: residential, commercial, and industrial land.

Then, to find out how much land the city would need for homes, businesses, and industries, the plan included a study of what the future population might be and how many people would be working in the businesses and factories.

The time came when the city had to protect the land people used for homes and the land for businesses and industries. So, along with the plan was a zoning ordinance.

The city had traffic problems. So, it had to plan the streets as well as the land uses. And the city had to plan for the schools and parks and fire stations the people would need, too. So, the plan included these community facilities.

To make sure the new homes people bought had streets and utilities and large enough lot sizes, the plan included subdivision regulations.

And because the city couldn't afford all the new schools and fire stations it needed at once, the plan included a public improvements program to tell which community facilities the city would build first. The city was growing so fast, the plan had to cover not just the next five years, but the next twenty.

Now, the comprehensive community plan, as required under the Workable Program, has these six parts:

1) Land use plan
2) Major street plan
3) Community facilities plan
4) Zoning ordinance
5) Subdivision regulations
6) Public Improvements Program

The land use, street, and community facilities plans are based on studies of the population and the economy of your community. Some comprehensive plans also include a housing study or neighborhood analyses. Some plans also include an annexation study. Your city, county, state, or metropolitan planning agency can use urban planning assistance (701) grants (Table I) to help pay for preparing your comprehensive community plan.

Your city government has to adopt the zoning ordinance and the subdivision regulations as law. The zoning ordinance tells which land, by zone or district, you can use for a single family home, a duplex, an apartment, a retail store, a warehouse, a cleaners, a factory, a school, a park, or a farm. The zoning ordinance also tells you how much of your property you can build on, how far back from the street, side and back of the lot, and how high your building can be. And the zoning ordinance tells you how many parking spaces, on and off the street, you must have. The zoning ordinance doesn't tell whether you can build with brick or wood; that's in the building code.

The subdivision regulations tell you what size lot, layout of lot, streets, sidewalks, sewers, curbs and gutters, and utilities you have to have.

Your city council uses its police power to enforce the zoning ordinance and the subdivision regulations. First, your planning commission reviews subdivisions. Then they are approved by your city council. And your planning commission or zoning commission, if you have one, reviews petitions to amend the zoning ordinance. For example, a person may want to build a carwash in a residential zone. Then, the decision whether to amend the zoning ordinance for this person is up to the city council.

Under the Workable Program, your city may or may not adopt the other four parts of the plan, since the land use plan, major street plan, community facilities plan, and public improvements program don't have to become law. Your city may adopt an official map that shows where future streets will go. Your city uses the public improvements program to make a six-year capital improvements budget and, from that budget, your city adopts its annual operating budget.

FEDERAL COVERAGE OF EQUAL HOUSING OPPORTUNITY

There are two ways the Federal Government prohibits discrimination in Federally-aided housing: 1) President's Executive Order No. 11063, EQUAL OPPORTUNITY IN HOUSING and 2) Title VI of The Civil Rights Act of 1964.

TABLE III. FEDERAL COVERAGE OF EQUAL HOUSING OPPORTUNITY

Executive Order	Title VI	not covered
HOUSING OWNED OR OPERATED BY THE FEDERAL GOVERNMENT, e.g., FHA- and VA-acquired properties (repossessed).	Also covers housing owned or operated by the Federal Government.	FHA and VA housing that is one- or two-family owner-occupied before foreclosure (repossession) or after foreclosure by lender but before Federal government has acquired title to the property. Lenders benefitting from the Federal Deposit Insurance Corporation or the Federal Savings and Loan Insurance Corporation: (conventional housing loans by) savings and loan associations, commercial banks, and mutual savings banks. Even if Federal coverage were extended to FOIC and FSLIC lenders, the following lenders would still not be covered: (Conventional housing loans by) insurance companies pensions funds, non-financial corporations, and individuals.
HOUSING PROVIDED FEDERALLY INSURED OR GUARANTEED LOANS, e.g., FHA-insured and VA guaranteed housing except one- or two-family owner-occupied, after Nov. 20, 1962. This covers builders and developers who sell to FHA and VA buyers, and home financing institutions making FHA and VA loans (mostly mortgage bankers).	Does <u>not</u> cover FHA-insured and VA-guaranteed housing.	
HOUSING PROVIDED ON FEDERALLY-ASSISTED URBAN RENEWAL PROPERTY after Nov. 20, 1962: This covers local urban renewal agencies (LPA's). This does not cover conventionally financed private builders.	Covers urban renewal property after Jan. 3, 1965, including conventionally financed private builders in urban renewal areas.	
HOUSING AIDED BY FEDERAL LOANS, GRANTS, ADVANCES, OR CONTRIBUTIONS (SUBSIDIES), e.g., public housing, college housing, senior citizens housing, after Nov. 20, 1962. Agencies of HUD are supposed to end discrimination in <u>existing</u> Federally-aided housing by using their good offices and other action permitted by law.	Covers existing public housing, as well as new public housing, college housing, senior citizens housing.	

Many people think the Civil Rights Act prohibits discrimination in the sale, rental, or use of FHA-insured or VA guaranteed housing. It does not. Title VI excludes Federal programs involving a contract of insurance or guaranty. But the Executive Order does cover FHA-insured and VA-guaranteed housing (except one- or two-family owner occupied).

Besides housing, Title VI also covers Federal programs that affect your neighborhood, including loan and grant programs of the Community Facilities Administration and non-housing facilities in urban renewal projects. However, Title VI does not prohibit discrimination in the Urban Planning Assistance Program (701) or in the selection of public housing or urban renewal project sites. You have some protection on project sites, though, since the Housing Assistance Administration and the Urban Renewal Administration review project sites for their possible impact on minority groups.

Anyone who suffers discrimination in a Federally-aided housing or neighborhood program--whether covered by Title VI or by the Executive Order--complains to the agency within HUD that administers the program. Suppose your local housing authority denies you admission to public housing because of your race. You send a written complaint to the Housing Assistance Administration (HAA). HAA lets you know they have received your complaint. Then HAA checks with your housing authority and tries to persuade them to admit you, if you are qualified to live in public housing, of course. If your housing authority still refuses to admit you, even though they have a vacancy, your housing authority gets a hearing. If they have violated Title VI, then HAA notifies the appropriate congressional committees. After thirty days, HAA cuts off Federal funds to your housing authority.

Another thing the Housing Assistance Administration could do in the example above is refer the violation of Title VI to the Department of Justice for legal action. If you suffer discrimination under an FHA-insured or VA-guaranteed program, the violation is covered by the Executive Order only. But your complain procedure is the same as under Title VI, and the sanctions of the

Federal agencies are the same. The only difference is that FHA or VA would not have to contact congressional committees before cutting off a builder or a lender from FHA or VA benefits. Under the Executive Order, FHA or VA could also refer violations to the Justice Department.

Federal coverage of equal housing opportunity, including existing and new public housing, FHA and VA-aided housing (after Nov. 20, 1962), FHA and VA-acquired properties, senior citizens housing, and other Federally-aided housing, amounts to less than 3 percent of our total housing supply in the United States. Also, "the rate at which we are now increasing nondiscrimination coverage of the total housing supply is only 1/2 of 1 percent annually."*

---

*Statement of Robert C. Weaver, Secretary of Housing and Urban Development, before Subcommittee No. 5, House Judiciary Committee in support of the proposed "Civil Rights Act of 1966" (H.R.14765).

PROGRAMS THAT A COMMUNITY ACTION COMMITTEE CAN USE

Is there a Community Action Program (War on Poverty) in your county? If so, your Community Action Committee can use funds from the Office of Economic Opportunity for better homes and neighborhoods. Here are a few of the ways you can use your Community Action Program for better housing:

I. To help people improve their homes
   A. Home management services to help low income families with budgeting, food preparation, sewing, decorating, and care of the home.
   B. Assistance to families from rural areas in meeting problems of urban living.
   C. Money for materials for home repair.
   D. Training unemployed people in rehabilitation skills.

II. To help people improve their neighborhoods
   A. Junior inspectors to help your city enforce the housing code.
   B. Neighborhood Youth Corps enrollees to work on beautification projects.
   C. VISTA's (Volunteers in Service to America) to do housing surveys and help out generally with housing problems.
   D. Work-Study students to serve as community service aides.

III. To help people move to better housing
   A. Relocation assistance to low income families living in substandard housing outside of urban renewal areas and families who couldn't find public housing to meet their needs.
   B. Development of cooperative organizations to plan housing rehabilitation and construction for low income families.
   C. Consumer counseling for low income families.
   D. Legal services in low income areas.

Community Action Programs for better housing are limited only by your imagination. In addition, your Community Action Agency can

work with your housing authority to help make low-rent public housing a stepping-stone for low income families. And your Community Action Program can tie in with urban renewal activities, as well. (See the sections in Part II on Relocation Assistance and on Coordination with anti-poverty programs.)

DEMONSTRATION CITIES

While the 1966 Demonstration Cities bill was still before Congress, a radio announcer remarked that the bill was not for cities that had had demonstrations. Rather, the bill was a proposal for cities to "demonstrate" ways to rebuild large slum and blighted areas and to provide the public facilities and services necessary to improve the general welfare of the people who live and work in these areas.

A city's demonstration program uses all available Federal aids (not only from HUD, but also from Office of Economic Opportunity, Department of Labor, Department of Health, Education, and Welfare, Bureau of Public Roads, Bureau of Outdoor Recreation, and others) as well as local private and public resources to improve a whole neighborhood.

If your city is chosen by HUD for a demonstration program, your city can get grants for 80% of your city's share of the cost of its Federal programs. For example, your city may be paying one-third of the cost of an urban renewal project. The amount of demonstration cities money your city can get would be 80% of your city's one-third share of the project cost.

HUD tells you which Federal programs your city can include in your demonstration program. Then, you add up your city's share of the cost of all those Federal programs. Your demonstration cities grant, then, is 80% of your city's share of your Federal aid programs.

But once you figure out how much the demonstration grant is, your city doesn't have to spend the grant on those Federal programs. Not at all. In fact, the first thing your city does is figure out what new or existing <u>non</u>federally assisted programs it wants. You can use all the money for these nonfederal programs if you want to, so long as HUD approves the programs as part of your demonstration cities plan. Here's what some of those programs might be:

grants for rehabilitation of multifamily structures
revolving fund for purchase and rehabilitation of housing
increased level of garbage collection

police-community relations program
training unemployed in rehabilitation skills
additional "Head Start" activities beyond what is available from Community Action Program
improving and equipping neighborhood playgrounds

There's a second kind of grant your city uses under the demonstration cities program. That is a grant of up to 80 percent to administer the demonstration program. But you can't use these grants to administer the Federal programs you already have.

And there's a third kind of grant. This is a grant of up to 80 percent of the cost of making your city's plan for your demonstration program. All three grants go to your city's demonstration agency, chosen by your city government.

What if your city doesn't have a demonstration program? How, then, can the program benefit you? In two ways: first, you can keep an eye on the city nearest you that has a demonstration program. You can see whether your neighbor city is able to help the people in the slum area get not only decent low-cost housing, but also the health, education, employment, transportation, and recreation facilities and services they need. You can see whether there is widespread citizen participation in the program and whether residents of the slum area are employed in the demonstration cities program. You can benefit from the successes and failures of your neighbor city.

Second, if you live in a metropolitan area, you may have a "metropolitan expediter." This person can assist your community with information on Federal programs and on demonstration programs in other cities. This person might especially help with the need for low-cost housing not only in your own city, but among the several cities in your metropolitan area.

The demonstration cities program and the metropolitan expediter

are two of many provisions of the Demonstration Cities and Metropolitan Development Act of 1966, signed into law by the President on November 3, 1966.*

*"President Johnson Signs Demonstration Cities Bill," Congressional Quarterly Weekly Report, (Vol. XXIV, No. 45, Nov. 11, 1966) pp. 2817-2824.

AGENCIES TO WRITE FOR INFORMATION

- If you want general information on Federal housing and neighborhood programs, write:

  Department of Housing and Urban Development
  Washington, D. C. 20410

  If you want information on a particular program of Housing and Urban Development (HUD) or an agency within HUD, such as Community Facilities Administration (CFA), Housing Assistance Administration (HAA), or Urban Renewal Administration (URA) write to the agency at the HUD regional office.

  If you live in Virginia, write:

  (the agency within HUD, or, just HUD)
  Region II
  Widener Building
  Philadelphia, Pennsylvania 19107

  If you live in Alabama, Florida, Georgia, Mississippi, North Carolina, South Carolina, or Tennessee, write:

  (the agency)
  Region III
  Peachtree-Seventh Building
  Atlanta, Georgia 30323

  If you live in Arkansas, Louisiana, or Texas write:

  (the agency)
  Region V
  300 W. Vickery Boulevard
  Fort Worth, Texas 76104

  For the address of the FHA insuring office serving you, write your FHA regional office. FHA also has field offices. A field office is a kind of branch insuring office, except the field office can't approve lenders or loans or handle discrimination complaints. The field office does accept FHA applications, though, and does inspect property.

- You may want information on some Federal programs not covered in this booklet:

  In the Community Facilities Administration:

Advance Acquisition of Land
Advances for Public Works Planning
College Housing Program
Grants for Basic Water and Sewer Facilities
Public Facility Loans

In the Federal Housing Administration:
Mortgage Insurance for Nursing Homes
Home Mortgage Insurance in areas of violence or civil disorders (new program)
221(d)(3) assistance in buying low-cost rehabilitated homes (new program)
Mortgage Insurance for new communities (new program)
Mortgage Insurance for group practice facilities (new program for doctors, dentists, and optometrists)

In the Urban Renewal Administration:
Urban Renewal Service (technical assistance to cities and publications for the general public)

In Housing and Urban Development:
Community Development Training Program (Title VIII, Housing Act of 1964) for public officials
Preservation of Historic Structures (new program)
Urban Information and Technical Assistance (new program)
Metropolitan Expediters (new program)
"Incentive" Planning Grants (new program)

And in the Farmers Home Administration, U.S. Department of Agriculture, Washington, D. C. 20250:
Financial Assistance to Small Towns and Rural Groups
Housing for Senior Citizens
Loans for Farm Labor Housing
Loans for Recreational Purposes
Rural Housing Loans
Rural Renewal Loans to Public Agencies
Direct Housing Loans for purchase of newly constructed homes (new program)

And Director, Division of Adult Education Programs, Office of Education, Department of Health, Education and Welfare, Washington, D. C. 20202:
Community Service and Continuing Education Programs (Title I, Higher Education Act of 1965) for citizen groups and universities

- For general information on War on Poverty Programs, write:

Community Action Program
Office of Economic Opportunity
Washington, D. C.

You may also write the Office of Economic Opportunity serving your region.

If you live in North Carolina or Virginia, write:

Community Action Program
Office of Economic Opportunity
Region II
1156 - 15th Street, N. W.
Washington, D. C. 20506

If you live in Alabama, Florida, Georgia, Mississippi, South Carolina, or Tennessee, write:

Community Action Program
Office of Economic Opportunity
Region III
101 Marietta Street
Atlanta, Georgia 30303

If you live in Arkansas, Louisiana, or Texas, write:

Community Action Program
Office of Economic Opportunity
Region V
314 West 11th Street
Austin, Texas 78701

- For information on programs of the Small Business Administration, write:

Small Business Administration
Washington, D. C. 20416

The Small Business Administration also has offices in the following cities:

Birmingham, Alabama; Little Rock, Arkansas; Jacksonville and Miami, Florida; Atlanta, Georgia; New Orleans, Louisiana; Jackson, Mississippi; Charlotte, North Carolina; Columbia, South Carolina; Nashville and Knoxville, Tennessee; Dallas, Houston, Lubbock, Marshall, and San Antonio, Texas; and Richmond, Virginia.

PUBLICATIONS

Equal opportunity in housing.

BASIC REFERENCES ON HOUSING MINORITIES AND EQUAL HOUSING OPPORTUNITY, Intergroup Relations Service, Department of Housing and Urban Development, Washington, D. C. 20410, December, 1965.

CIVIL RIGHTS UNDER FEDERAL PROGRAMS: An Analysis of Title VI, The Civil Rights Act of 1964, CCR Special Publication-Number 1, U. S. Commission on Civil Rights, Washington, D. C. 20425, January, 1965.

EQUAL OPPORTUNITY IN HOUSING: A Selected Bibliography of Materials for Study and Use, The President's Committee on Equal Opportunity in Housing, Executive Offices, The White House, Washington, D. C.

EQUAL OPPORTUNITY IN HOUSING: A Series of Case Studies, Office of Program Policy and Intergroup Relations Service, Housing and Home Finance Agency (now the Department of Housing and Urban Development), for sale by the Superintendent of Documents, U.S. Government Printing Office, Washington, D. C., 20402-Price 35 cents, June, 1964.

HOW TO BRING UP YOUR CHILD WITHOUT PREJUDICE, Margaret B. Young, Public Affairs Pamphlet No. 373, Public Affairs Committee, Inc., 381 Park Ave. South, New York, New York 10016, 25¢, May, 1965.

QUESTIONS & ANSWERS: President's Executive Order No. 11063, EQUAL OPPORTUNITY IN HOUSING, Housing and Home Finance Agency, for sale by the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D.C.-Price 5 cents, April, 1963.

TITLE VI of the CIVIL RIGHTS ACT of 1964 . . . as applied to HHFA Programs, Questions and Answers, Housing and Home Finance Agency, for sale by the Superintendent of Documents, U. S. Government Printing Office, Washinton, D.C., 20402-Price 5 cents, May, 1965.

• Federal-general.

CATALOG OF FEDERAL PROGRAMS FOR INDIVIDUAL AND COMMUNITY IMPROVEMENT, Office of Economic Opportunity, Information Center, 1200 Nineteenth St., N. W., Washington, D. C., 20506, December, 1965.

CATALOG OF FEDERAL AIDS TO STATE AND LOCAL GOVERNMENTS, and supplements, Legislative Reference Service of the Library of Congress, available from the U. S. Government Printing Office, Washington, D. C.,20402.

The Facts on Urban Renewal, City Planning Associates, 524 E. McKinley Highway, Mishawaka, Indiana,46544.

HOUSING A NATION, Congressional Quarterly Service, 1735 K Street, N. W., Washington, D. C.,20006, $2.50, 1966.

A selected bibliography of catalogs and other information sources on federal and state aid programs, Advisory Commission on Intergovernmental Relations, Washington, D. C., 20575.

• Federal-HUD.

A Guide for CITIZENS ADVISORY COMMITTEES FOR THE WORKABLE PROGRAM FOR COMMUNITY IMPROVEMENT, Department of Housing and Urban Development, Washington, D. C., 20410, December, 1965.

HIGHLIGHTS OF LOW-RENT HOUSING PROGRAM OF HOUSING ASSISTANCE ADMINISTRATION, Department of Housing and Urban Development, Washington, D. C., 20410.

Low-Income Housing Demonstration Program, a Program Guide, 0-674653, Low-Income Housing Demonstration Branch, Department of Housing and Urban Development, Washington, D. C., 20410.

Programs of the Department of Housing and Urban Development, for sale by the Superintendent of Documents, U. S. Government Printing Office, Washington, D. C., 20402-Price 20 cents, November, 1965.

PUBLICATIONS of the Federal Housing Administration, FHA No. 235, Office of Public Information, Department of Housing and Urban Development, Federal Housing Administration, Washington, D. C., 20411, February, 1966.

QUESTIONS AND ANSWERS TO EXPLAIN THE DEMONSTRATION CITIES ACT OF 1966, Department of Housing and Urban Development, Washington, D.C., 20410, January, 1966.

SUMMARY OF THE Urban Renewal Program, Incorporating changes resulting from the Housing and Urban Development Act of 1966, Department of Housing and Urban Development, Washington, D.C., 20410, November, 1965.

The Urban Planning Assistance Program, Fact Sheet, Department of Housing and Urban Development, Urban Renewal Administration, Washington, D.C., 20410, December, 1964.

Urban Renewal Notes, Department of Housing and Urban Development, Washington, D.C., 20410.

What the Department of Housing and Urban Development is and How it is Organized, Department of Housing and Urban Development, Washington, D. C., 20410.

The Workable Program for Community Improvement, Fact Sheet, Department of Housing and Urban Development, Washington, D.C., 20410, August, 1964.

Planning.

ABC's of Community Planning, The Community Planning Division of Sears, Roebuck, and Co., 1962.

Poverty.

The War on Poverty, Community Action Program, Office of Economic Opportunity, Washington, D.C., 20506.

Federal "Anti-Poverty" Programs, Present and Pending, Southern Regional Council, 5 Forsyth Street, N.W., Atlanta, Georgia, 1965.

PART TWO: STATE AND CITY PROGRAMS

for better homes and neighborhoods

Part Two: STATE AND CITY PROGRAMS Page

State assistance for community improvement..... 53

City human relations commission..... 54

Urban renewal neighborhood organization..... 59

Relocation assistance..... 61

Coordination with anti-poverty programs..... 62

Agencies to write for information..... 63

Publications..... 64

STATE ASSISTANCE FOR COMMUNITY IMPROVEMENT

Most states help their cities and counties with programs for better homes and neighborhoods. There are many ways states can provide this help: 1) enabling legislation for planning, public housing, urban renewal, and codes and ordinances; 2) help in applying for Federal aids; 3) money to supplement Federal aid programs; 4) help in preparing comprehensive plans, budgets, codes, and other elements of the Workable Program; 5) training for local public officials; and 6) community education for citizens.

States can use Federal aids to help pay for assistance to communities: the Urban Planning Assistance Program (701), Urban Renewal Demonstration Program (314), and other programs.

For small communities that can't provide basic city services, here's how your state can help:*

1) develop accounting and budget system; 2) suggest how to augment existing revenue program through such revenues as an occupational tax, a fee charge for refuse collection, a parking fee and a property tax re-evaluation; 3) joint city-county agreements for such activities as sanitation, road improvements, and code enforcement; 4) consolidation with a neighboring city for public housing; 5) establish an area planning agency to plan for a group of communities; and 6) utilize Federal and state loans and grants in such areas as the accelerated public works program, community facility loans and advances, and area redevelopment assistance.

For communities that can provide city services but don't want to use codes and ordinances, here's what your state can do:

1) assist the citizens advisory committee to become the motivating force in the community; 2) provide information to citizen groups; 3) arrange for meetings to discuss the issues of code enforcement openly, in the hopes of changing community attitudes.

---

* This section is based on Commonwealth and Community, The Kentucky Program of State Assistance for Community Improvement, Division of Planning and Zoning, Department of Commerce, Commonwealth of Kentucky.

And for communities that can provide city services and want to use codes and ordinances but need assistance, your state can do these things:

> 1) provide resource personnel to the advisory committees; 2) train the local codes inspectors; 3) start an urban renewal project; 4) help carry out the comprehensive plan; 5) prepare a capital budget; and 6) develop housing facilities to meet specific needs of minority families and senior citizens.

In addition, your state can hold state-wide meetings to get communities interested in housing and neighborhood improvement, regional meetings to explain an element of the Workable Program, sub-regional workshops to help communities with a common problem, such as code enforcement, and training institutes for housing, code enforcement, and renewal officials.

Finally, your state can be a resource center of information not only on state and Federal programs, but also on how to get qualified officials and consultants for your community and on how to organize associations of planning and redevelopment officials.

CITY HUMAN RELATIONS COMMISSION

This section of the booklet lists programs and activities that a city human relations commission, biracial committee, or whatever it's called in your city, can undertake for open housing and neighborhood improvement. But more important than the programs and activities is the approach, or philosophy, of the human relations commission.

The philosophy of the city human relations commission should be this: 1) the programs of the commission will pass, as soon as possible, from the commission to a permanent department of city government; and 2) community leaders will be involved at all times in planning, carrying out, and evaluating these programs.

The commission can measure part of its success, then, by the programs it passes on to city government departments, such as enforcement of a city open occupancy ordinance by a commission. But behind the government departments, programs, and ordinances,

must be the commitment of community leaders, a favorable climate of public opinion, and cooperation of the people directly involved in open housing, that is, the lenders, developers, builders, and real estate agents.

There should be no need to remind a human relations commission of the futility of only waiting until problems become drastic before taking action. Beyond that limited approach, the commission must seek to have its activities become part of permanent local government and must involve community leaders in its programs. Community leaders come not only from local government, business, religious groups, and social welfare agencies, but also from civil rights and equal opportunity organizations, such as the Urban League, National Conference of Christians and Jews, American Civil Liberties Union, Congress of Racial Equality (CORE), National Association for the Advancement of Colored People (NAACP), and the American Friends Service Committee.

Here, now, are some activities and programs a city human relations commission with a budget, continuing membership, and professional staff can undertake for housing and neighborhood improvement:

1. Neighborhood Councils. Also called Community Councils, these groups help people in neighborhoods communicate their needs to city government. These councils can be especially helpful when a neighborhood is changing in racial composition. The rest of the time the councils work for better schools, recreation, and cultural programs to make their neighborhoods more attractive and livable.

   The city human relations commission can organize these neighborhood councils and get schools, churches, social agencies, and civic leaders involved in neighborhood improvement programs.

2. Direct efforts:

   --meeting with real estate agents to discuss the need to give Negroes free choice in buying or renting property any place in the city.

--recommend that "block-busting" for the purpose of promoting panic selling be included among the unethical practices for which real estate licenses may be revoked by the state real estate board.

--recommend that mayor and city council pass an ordinance that would provide for open occupancy in private housing.

--efforts to make assignment of tenants to public housing on the basis of availability and applicant choice.

--curtailment of panic selling on a block in the city after a Negro family moves in.

--end of listing or publicizing of any racial restrictions on property for sale or rent.

3. Efforts to promote and encourage:

--organization and development of block clubs for neighborhood improvement.

--door-to-door surveys to gain information and enlist citizen support of block clubs and neighborhood projects.

--a thorough program of code enforcement to be carried out by inspectors from city departments.

--"housing clinics," to which tenants, landlords, and developers can turn for advice on improving homes.

--recruitment of a corps of retired persons to serve as consultants on construction and finance problems.

--a continuous project of neighborhood beautification.

--communication and cooperation in the solution of neighborhood problems of all kinds.

--raising the educational and cultural level of the poor through closer cooperation between the schools and the social, recreational, and health agencies.

4. Other recommendations:

--support of state level fair housing legislation as well as local.

--seek commitment of real estate agents and organizations to implement freedom of choice in housing.

--Recommend improvements in the appearance of public housing; scattered sites for new projects; use of leased-housing without regard to the racial composition of the neighborhood; programs for participation by tenants in community life.

--ask cooperation of welfare department in helping recipients find good housing in any neighborhood, regardless of race, and in reporting discriminatory practices of real estate brokers.

--ask same cooperation from relocation agency under the city's urban renewal program.

--recommend that lenders provide equal service and lend mortgage money to all qualified families, without regard to race, for the purchase of housing in any neighborhood they desire.

--ask expressed commitment by leaders of organized religious communities to the principle of open housing.

--ask support by businessmen, bankers, planning commissions, and labor unions for fair housing, including education of members of their organizations on the importance to them of fair housing.

--provide for a board of leaders from government, business, industry, religion, real estate, labor, the civil rights movement, and the news media to hold conferences on fair housing problems, prepare fair housing legislation, and evaluate other public and private fair housing programs.

5. Other programs to recommend to the city government:

--social development program for rural immigrants.

--model school in the slums.

--property tax revision study.

--public policy against discrimination.

URBAN RENEWAL NEIGHBORHOOD ORGANIZATION

Even before people start to take part in the city's plans for improving their homes and neighborhoods, the city officials can adopt certain attitudes so that their plans will really be for those people most directly affected by them.

The director of an urban renewal agency, for example, can take attitudes like these:

--My agency will emphasize involving the residents of the urban renewal area continuously in all phases of renewal activity.

--The plan for my urban renewal project will be based on the suggestions of the city's planning department and the suggestions coming from many conferences and discussions I will have with representatives from the urban renewal area.

--Of major importance to the urban renewal project will be the participation of an organized, representative citizens' group, or, neighborhood organization from the urban renewal area.

--My agency will provide for continuous review of the urban renewal plan, as it is carried out, by working with interested groups and community organizations to respond to changing conditions in the urban renewal area.

Along with these attitudes, the urban renewal director can take measures to carry out the citizen participation and involvement he's talking about. Here's what he can do:

--Hire a community organization specialist* to work closely with the various organizations that serve the urban renewal area and win their support for the project.

--Canvass the urban renewal area to try to get both homeowners and tenants to form a neighborhood organization, an organization that can learn about the urban renewal project, comment on and criticize the plan, set goals for the urban renewal project, and help shape the kind of neighborhood the people want to live in.

---

* Such persons as social workers or teachers can fill this position

--Prepare a slide talk for larger business and civic clubs in the city to show why the project area needs renewal, what the city can do about it, how much the renewal will cost, and how the area could look after it is renewed.

--Assist a subcommittee of the neighborhood organization, or, citizens' group in evaluating which homes in the project area can be repaired or rehabilitated and describe in detail the standards for sound housing.

--Meet with city departments and Federal officials whose programs might be used by the residents of the urban renewal area.

--Encourage the various organizations serving the renewal area to get together to support the urban renewal project and to say they support it at public hearings held by the city council.

What are the benefits of the urban renewal neighborhood organization? The benefits to the city are time and expense saved in acquiring property, in getting owners to comply with city codes, in winning approval from the general public for a neighborhood so interested in self-improvement, and in speedily eliminating slums and blight from the city and increasing the tax base.

The benefits to the residents of the urban renewal area are a sense of dignity and individual worth from participating in their government and setting goals for their project -- a feeling that makes for pride of home and upkeep of neighborhood. These are examples of goals that might come from citizen participation: a residential neighborhood for families of varying income; retaining all residential buildings that can be brought up to standard; changing the appearance of unsightly public utilities; and the recommendation that all redevelopment in the area be carried out under the sponsorship of organizations serving the renewal area.

RELOCATION ASSISTANCE

Even before a public agency undertakes a program for better housing, that agency can solicit the cooperation of other agencies whose programs have a bearing on the success of any effort for housing improvement.

The relocation officials for a city's urban renewal program, for example, can help displaced families not only by finding them decent housing, but also by helping the families with the other needs they have to meet in order to keep up their new housing. A family or individual may not know about social security or a pension fund he's entitled to. A mother may not know about welfare benefits or health or family planning assistance. A high school dropout may need a job to be able to buy a pair of shoes, so that he won't be ashamed to go to school. A father may need job training so that he can support his family. A couple may need a marriage license to be eligible to live in public housing. An aspiring homeowner may need help in getting a mortgage loan.

Relocation officials can begin their program by visiting the local social security, welfare, health, and employment offices, informing them of their plans, and asking their cooperation in helping displaced families.

The relocation assistant, working from a site office in the urban renewal area, begins "in the street." He walks around the neighborhood, says hello, gets to know the people in the area and win their trust. He explains how the people will be able to find a decent house. He may make a survey of the educational level of the residents and, seeing the need, may start an adult education class right in the site office. He'll tell mothers about a Head Start preschool program for their children. Or he may ask the city for a daycare center to free mothers for work.

Beyond cooperating with other public agencies to help displaced families, relocation officials can also seek help from private groups. The Salvation Army may provide clothing for needy families. Boy Scouts may pass out circulars announcing a neighborhood meeting. Church groups may supply toys for needy children at Christmas. This, then, is how relocation assistance can work.

COORDINATION WITH ANTI-POVERTY PROGRAMS

Even before a local government starts to consider the needs of its citizens for better housing, that government can also consider the needs of those citizens for jobs, job training, and education as well.

Day care, adult education, Manpower Development and Training, On-the-Job Training, Neighborhood Youth Corps, vocational training, Head Start, Upward Bound--these are the kinds of programs that can attack some of the worst causes of slums and blight, the poverty of the residents.

Anti-poverty and other Federal aid programs can go together in a community to make urban renewal and housing programs a success. Neighborhood organization can get residents involved; relocation assistance can help residents take advantage of existing community resources; but a program that sets out from the start to meet all the needs of its citizens promises the most lasting results and the best return on the city's investment in its people.

A successful program for housing and neighborhood improvement requires:

A coordinator for all of the Federal and local programs the city is using.

An intensive program of public education: citywide meetings, neighborhood meetings, newsletter, newspaper publicity, and community education in the schools, if possible.

Involving the elected city officials, public and private agencies, community leaders, and minority groups in the plans and programs.

Such a program, using as many as possible Federal, local, and private resources with a central coordinator and broad citizen involvement is the model for the Demonstration Cities Program authorized by Congress.

AGENCIES TO WRITE FOR INFORMATION

ACTION-Housing, Inc.,
Number One Gateway Center
Pittsburgh 22, Pennsylvania

Urban Renewal Department
City of Macon
City Hall
Macon, Georgia

Your state planning agency.

PUBLICATIONS

Equal opportunity in housing.

Annual Report, Louisville Commission on Human Relations, Room 101F, Mayor's Suite, City Hall, Louisville, Kentucky.

A Memorandum to Municipalities: GUIDELINES FOR MUNICIPAL HUMAN RELATIONS COMMITTEES, The National Association of Intergroup Relations Officials, 2027 Massachusetts Ave., N.W., Washington, D.C., 50¢, March, 1964.

Louisville, Special Report by Benjamin Muse, Southern Regional Council, 5 Forsyth Street, N.W., Atlanta, Georgia, 30303.

Mayor Henry W. Maier's Address on Civil Rights--WITI-TV, November 6, 1965, The Honorable Henry W. Maier, Mayor, City Hall, Milwaukee, Wisconsin.

"Race Relations-The Dilemma of American Cities," Speech delivered before the Urban American, Inc. National Conference, Washington, D.C., Sept. 12, 1966, Edwin C. Berry, Executive Director, Chicago Urban League, 4500 So. Michigan Ave., Chicago 53, Illinois.

Mr. Mayor: Can We Solve Our Housing Dilemma? Candeub, Flessig, & Associates, Southern Regional Council, 5 Forsyth Street, N.W., Atlanta, Georgia, 30303.

Neighborhoods.

Urban Renewal Plan, Near Northwest Urban Renewal Project, Fort Lauderdale, Florida, Aug. 5, 1966, Urban Renewal Agency, 446 N.W. 7th Avenue, Fort Lauderdale, Florida.

Planning.

Commonwealth and Community, Division of Planning and Zoning, Department of Commerce, Commonwealth of Kentucky, Frankfurt, Kentucky.

"The Community Improver," Redevelopment Commission of the City of Asheville, P. O. Box 7148, North Carolina, 28807.

Corinth, Mississippi: City in Transition, An Urban Renewal Demonstration Report, Department of Housing and Urban Development, Washington, D. C., 20410, July, 1966.

PART THREE: COMMUNITY GROUP PROGRAMS

for better homes and neighborhoods

PART THREE: COMMUNITY GROUP PROGRAMS Page

Neighborhood organization..... 69

Nonprofit housing..... 73

Market area agreements..... 75

Property assessment procedures..... 77

Neighborhood stabilization..... 80

Organizations to write for information..... 81

Publications..... 82

Community groups, such as churches, labor unions, fraternal organizations, civil rights groups, and human relations councils, can fill some of the gaps where local government may not be reaching:

citizen participation through Neighborhood Organization

housing code enforcement

Nonprofit Housing

cooperation of real estate agents

Market Area Agreements

support of fair housing legislation

cooperation of lenders

cooperation of landowners

Property Assessment Procedures

city services and facilities

Neighborhood Stabilization

community education

NEIGHBORHOOD ORGANIZATION

What is a neighborhood organization?

Who organizes it?

What is a neighborhood organization concerned with?

How does it act?

What is a neighborhood organization?

A neighborhood organization is a group of citizens involved in their government. The organization covers a small geographical area where as few as 100 or as many as several thousand people live. The members of the organization represent the different kinds of people living in the neighborhood--such as the businessmen, the teachers, and the civic leaders. The organization serves any or all of the physical and social needs of the people in the neighborhood.

A neighborhood organization differs from a private social welfare agency in that the members are helping themselves rather than receiving help. Unlike a community council that only communicates between local government agencies and people in the neighborhood, the neighborhood organization goes on to give its support to needed local government programs or to take direct action to demand the local programs or services it needs.

A neighborhood organization is very much like a citizens housing association, or citizens renewal council. The main difference is geographical, since the citizens housing association covers not just a neighborhood, but the whole city. A second difference is that the citizens housing association may be interested in housing and in overall planning but not in a specific school program, for example. The neighborhood organization could be interested in a specific school program as well as housing programs, neighborhood planning, and many other community needs.

A neighborhood organization differs from a fair housing committee in that the committee is mainly interested in equally available housing, equal city services, and racially inclusive neighborhoods, but not necessarily in neighborhood planning or new kinds of social services. However, many fair housing committees grow into neighborhood organizations and, after doing so, find they can do more for equal housing opportunity than they could before.

Who organizes it?

Who is responsible for organizing a neighborhood, anyway? Whose job is it to see that citizens are involved and truly represented in their government? Is it the responsibility of housing, planning, and renewal officials? We know they are capable. But these officials have to answer to the elected officials who pass the laws and pay for the programs. So, aren't the elected officials really responsible? But the elected officials get support for their programs from the people. So, must not the people demand neighborhood organization by the local government? Yet, to demand neighborhood organization by local government, the people need to be organized in the first place, if they are to be heard.

How about the church? Isn't there a moral obligation for the church to help people improve themselves and their neighborhood? What about labor unions? They're experienced in organization and direct action. And what about the civic clubs that have traditionally helped to improve the quality of local government?

Any of these people or institutions can be responsible for organizing a neighborhood. Who ought to be responsible? You ought to. Any citizen who's concerned about his government and his neighborhood ought to feel responsible for organizing his neighborhood. Community groups like churches, labor unions, civil rights groups or human relations councils, are especially good at it.

Others who can organize a neighborhood include local government, through urban renewal (as in Part II), anti-poverty programs, a city human relations commission, or a voter registration project;

university urban extension; an existing citizen group that serves a larger area or different purpose; or a few interested and informed individuals.

- What is a neighborhood organization concerned with?

Generally, the neighborhood organization is concerned with the quality of the neighborhood, both the physical environment and the social services.

The particular issue of a neighborhood organization depends on what the neighborhood needs. It might be the need for better garbage pickup or removing junk cars, paving the street or putting in sewers, or changing the zoning to keep a gas station out. It might be neighborhood planning that is needed, more adequate housing, a recreation center, or better school programs. Or the neighborhood organization might be concerned with a program of city government, such as urban renewal.

One very common issue for a neighborhood organization is housing code enforcement. In fact, the way the housing code is enforced is such an important issue that a community group may have its own program to deal with code enforcement before beginning a program of neighborhood organization. (See Part Four)

- How does it act?

How does the neighborhood organization go after the physical and social services and programs it needs? There are at least four popular methods: First is the community agency approach. The neighborhood organization gets both public and private agencies to offer experimental programs in homemaking, education, housing, and relocation. This method stresses individual <u>self-improvement</u>.

A second way for a neighborhood organization to get the programs and services it needs is to try working in close <u>cooperation</u> with local government agencies through community councils. Urban extension, a third method, helps the neighborhood organization cooperate with local government and also provides

professional assistance to the residents to help them plan the programs they want. A fourth method--you might just call it a militant approach--for a neighborhood organization includes using professional help and direct action, such as a march to city hall, to get the programs the people need.

The four methods overlap, as you can see, and each has its merits. People who want to improve their neighborhoods need to show self-improvement, but they also need professional help to get community improvements. Neighborhood organizations need to work cooperatively with local government and support its programs. But where cooperation doesn't bring results, direct action can be essential.

Whatever method a neighborhood organization uses, it needs three things: strength, money, and facts. An organization needs to be strong, strong enough to hold regular meetings with planned programs, adopt bylaws, elect officers, and deal with the issues that people are most concerned with. The organization needs money, money for speakers, consultants, publications, and, if at all possible, professional staff. Most important, the neighborhood organization needs facts, facts to avoid mistakes and to win support for the programs it wants.

NONPROFIT HOUSING

Churches, labor unions, and other community groups with substantial financial backing are, more and more today, sponsoring new and rehabilitated rental and cooperative housing for low and moderate income families.

Besides getting housing built, community groups often accomplish other things while they are sponsoring nonprofit housing projects, for example, new community center facilities; job training and employment of neighborhood people in the construction; better public schools in the neighborhood; beautification and new recreation areas; and a change in the community's segregated housing patterns.

The Federal Housing Administration insures 100% mortgage loans for low-and moderate-income housing under section 221(d)(3) at market interest rates and below market interest rates. Section 221(d)(3) also provides for rent supplements for certain low income families and a new experimental program to assist low-income families in buying rehabilitated homes. Tenants can buy membership in cooperative projects. Rent supplement tenants can buy membership in cooperatives, too, or get a lease with an option to purchase an individual unit in the 221(d)(3) project.

What does substantial backing mean for a nonprofit sponsor? For a one million dollar housing project, for example, a nonprofit sponsor would have to be able to raise $40,000 to $50,000. This is seed money. It goes for FHA application fees, legal fees, organizational expenses, engineering and architectural drawings, and other development expenses. After the FHA mortgage loan comes through, the nonprofit sponsor can recover his seed money.

If you belong to a nonprofit organization that wants to sponsor a housing project, your organization has to be approved by FHA. You fill out the forms at your FHA insuring office. You'll need a housing consultant to help you choose the land to build

on, your builder, architect, and attorney, and the size your project should be. The city you build in has to have a Workable Program. Your plans for the housing project, the costs, the construction and labor, the rent you charge, and the management you provide all have to be approved by FHA.

Housing projects built with FHA-insured mortgage loans have to be rented on an open occupancy basis. Besides providing this open occupancy housing themselves, community groups can also make a program of getting real estate agents to cooperate in renting and selling housing on an open occupancy basis.

MARKET AREA AGREEMENTS

Builders and developers often claim that if they sell or rent to Negroes, they will lose sales or rentals to whites. The Commission on Race and Housing report, Property Values and Race, and the Housing and Home Finance Agency (now the Department of Housing and Urban Development) case studies on Equal Opportunity in Housing show this is not so.

The fears of builders and developers, nevertheless, are real. Where Negroes are ready to buy or rent in an all-white neighborhood or in similar developments across the city, there is something builders and developers can do to protect themselves against the loss of sales they fear. Through the market area agreement, builders and developers agree to sell or rent without regard to race. That way, no builder will be at a competitive disadvantage for selling to Negroes. No other builder of a similar development can steal his customers by advertising racial restrictions. No single builder will be flooded with Negro applicants.

Where Negroes are able and interested in buying or renting in white developments and where a community group is interested in working with and educating builders and developers, the market area agreement can be useful in providing for open housing.

Community groups will want to interest builders and developers, as well as real estate agents, in supporting fair housing legislation. For many builders won't consider market area agreements until they also have the protection of the law.

At the same time, community groups can seek the cooperation of lending institutions in making housing and home repair loans available on equal terms to all qualified applicants. One way to interest lenders, real estate agents, and builders in open housing is through housing centers. With their cooperation, the centers can help Negroes find suitable housing and encourage them to make use of new housing opportunities.

Still another effort of community groups for open housing can

be finding landowners who are willing to sell or subdivide land and lots that will be available on an open occupancy basis.

PROPERTY ASSESSMENT PROCEDURES*

People have named many causes for the poor housing and slum neighborhoods in our cities; the unemployment, lack of education, and poverty of the residents; the blockbusting tactics of real estate agents; the "writing off" of neighborhoods by home mortgage lenders; the failure of the housing industry to build enough low-cost housing; the limited role of community groups in providing needed housing; the failure of the city government to provide needed services and facilities or to enforce the housing code; and local tax policies that make slums profitable to their landlords.

Property tax assessment, along with strict enforcement of the housing code, can't hit all the causes of poor housing, but it can take the profit out of slums.

There are three ways a tax assessor decides on the value of property for tax purposes: 1) comparative sales: the assessor sees what price similar property in the area has been sold for; 2) replacement cost less depreciation; the assessor figures the cost of building a new structure and then subtracts from that price a certain amount (depreciation) according to how old the building is that he's assessing; and 3) capitalization of income, or income return: the assessor decides the value of the property by how much income the owner makes on his investment. Assessors generally use a combination of the first and second methods on residential property and a combination of the second and third methods on commercial and industrial property.

Slum property is profitable because the owner makes practically 100% return on his investment. The landlord collects modest rents but spends little or nothing on the building. So, the rents he collects are nearly all profit. The tax assessor figures the value of the property using the replacement cost method, since he doesn't have comparative sales to go by in

---

* Courtesy of Prof. Malcolm Little, Georgia Tech.

slum areas. Since the cost of replacing the slum building, minus depreciation for its age, is very low, the assessed valuation, and hence, the property tax, is very low.

What happens if the city enforces the housing code on this property? The owner may just decide to let the building stand empty. But if he does repair it to standard, then the value of the property goes up, and so does the tax. The landlord is penalized for improving his building!

There is another way to assess the value of slum property: the capitalization of income method. This is the method used when the city buys slum property in urban renewal areas. Slum landlords like this method under urban renewal, because that way they get the most for their property.

If the tax assessor used the capitalization of income method (combined with the replacement cost method) on all slum property, here's what would happen. The property value would be high, based on the income return of the landlord. A front foot value would be set for a whole slum area. Then, a bad building would be taxed almost as much as a good building. There would be a very slight tax increase for building improvements, but not enough to discourage landlords. It would be easier to get landlords to comply with the housing code, since an improved building would bring in higher rentals with little change in taxes.

At this point, you might be wondering what would happen to the tenants of buildings where the rent went up. Remember two things: 1) the landlord can only charge rents that the market will bear, that is, that people are able and willing to pay; and 2) many slum residents would not mind paying a higher rental, if only their landlord would fix up the building.

Community groups interested in getting the property assessment procedures changed may have to be prepared to go to

court and present their arguments to the judge and may have to work for an amendment to change the State constitution. But as a beginning, community groups can make the public aware of this opportunity to take the profit out of slums.

NEIGHBORHOOD STABILIZATION

Community groups, voluntary citizen movements, and fair housing committees can work for stable and good, biracial neighborhoods. Two publications of the Southern Regional Council's Urban Planning Project describe in detail the steps you can take in your community: 1) Neighborhood Stabilization: A Program, by Mrs. Jerry Dell Gimarc, and 2) NEIGHBORHOODS Where Human Rights Begin, by Mrs. Margaret Price.

The main points of a successful neighborhood stabilization program include these: 1) inform neighborhood residents, person to person, of how they stand to lose by panic selling and organize them to stand fast against real estate speculators; 2) put every volunteer to work; 3) work to attract white buyers to the neighborhood; 4) seek favorable publicity for the neighborhood; and 5) pressure lenders to make home loans available in the neighborhood.

In addition, community groups will want to try to get the best possible city services and facilities. Good school programs are especially important to the neighborhood. Community groups will also want to educate their membership on the moral necessity of an open community, to urge members to sell or rent housing without racial restriction, and to work for peaceful acceptance and welcome of Negro families when they move to the neighborhood.

AGENCIES TO WRITE FOR INFORMATION

American Friends Service Committee, 160 North 15th Street, Philadelphia, Pennsylvania.

American Friends Service Committee Metropolitan Washington Housing Program, 245 2nd Street, N.E., Washington, D.C.

American Jewish Committee, 165 E. 56th St., New York, N. Y., 10019.

Anti-Defamation League of B'nai B'rith, 515 Madison Avenue, New York, New York, 10022.

Commission on Human Relations, Philadelphia, City Hall Annex, Room 625, Philadelphia, Pennsylvania.

Commission on Human Relations, Pittsburgh, 518 City County Building, Pittsburgh, Pennsylvania.

National Association of Intergroup Relations Officials, 2027 Massachusetts Avenue, N.W., Washington, D.C.

National Committee Against Discrimination in Housing, 323 Lexington Avenue, New York, New York, 10016.

National Conference of Christians and Jews, 43 West 57th Street, New York, New York, 10019.

National Urban League, Inc., 14 E. 48th St., New York, New York, 10017.

PUBLICATIONS

Equal opportunity in housing.

Market Area Agreements, An Old Device Put to New Use, Edward Rutledge and William R. Valentine, R 199, Anti-Defamation League of B'nai B'rith, 315 Lexington Avenue, New York, New York, 10016, 25¢, October, 1965.

Fair Housing Handbook, Margaret Fisher, National Committee Against Discrimination in Housing, 323 Lexington Avenue, New York, New York, 10016, 50¢.

FAIR PLAY IN HOUSING--Who's My Neighbor? (No. 396), Algernon D. Black, Public Affairs Committee, Inc., 381 Park Avenue South, New York, New York, 10016, 25¢.

Homes and Community, American Friends Service Committee, NATIONAL HOUSING PROGRAM, 160 North 15th St., Philadelphia 2, Pa., 10¢.

TRENDS IN HOUSING, National Committee Against Discrimination in Housing, 323 Lexington Avenue, New York, New York, 10016, $2 a year.

Action Guide for Racial Justice Now-Housing, Council for Christian Social Action, United Church of Christ, 289 Park Avenue South, New York, New York, 10010, 25¢.

Neighborhoods.

Citizen Action for Housing and Renewal, Housing Pamphlet 3, United Steelworkers of America, 1500 Commonwealth Building, Pittsburgh 22, Pennsylvania, April, 1964.

NEIGHBORHOODS Where Human Rights Begin, Mrs. Margaret Price, Southern Regional Council, 5 Forsyth Street, N. W., Atlanta, Georgia, 30303.

Neighborhood Stabilization: A Program, Mrs. Jerry Dell Gimarc, Southern Regional Council, 5 Forsyth Street, N.W., Atlanta, Georgia, 30303.

• Nonprofit housing.

THE CHURCH AND NOT-FOR-PROFIT HOUSING, JOINT URBAN PROGRAM, Episcopal Church Center, 815 Second Avenue, New York, New York, 10017.

RENT SUPPLEMENT PROGRAM, Public Information Guide and Instruction Handbook, FHA No. 2504, Department of Housing and Urban Development, Federal Housing Administration, Washington, D. C., 20411, May, 1966.

PART FOUR: YOUR RIGHTS AND OPPORTUNITIES

for better homes and neighborhoods

Part Four: YOUR RIGHTS AND OPPORTUNITIES Page

In Federal programs..... 86

Your own programs..... 93

Your RIGHTS IN FEDERAL PROGRAMS

FHA mortgage insurance

public housing

urban renewal

urban planning assistance

What are your rights under FHA mortgage insurance programs?

- Let's say a builder puts up a subdivision of homes. He uses conventional financing to pay for building the houses. He builds the houses to meet FHA minimum property standards. Then the builder sells the houses to people who will pay for their homes with FHA-insured loans. Can the builder discriminate against you in the sale of his houses, since he didn't use FHA financing to build the houses?

No.

- Can an FHA-approved lender refuse to make you an FHA-insured housing loan on account of your race, color, creed, or national origin?

No.

Note: You have to have good credit and enough steady income to afford the house you're buying. Wife's income can count toward total family income if the wife has a permanent job.

- Say you have a new house you bought with an FHA-insured mortgage loan. You live in the house six months, and you find out the roof leaks. Will FHA help you get the building contractor to repair this flaw?

Yes.

Note: Before you buy a house, check with your FHA insuring office to find out what flaws in the building FHA can help you with. If you damage the house yourself, FHA

can't help you.

- How do you make a complaint if you suffer discrimination under an FHA program?

1. Write your FHA insuring office for an FHA Form 797. That's the complaint form. You don't have to use this form, but you'll save time if you do, since the form tells what information you need to give FHA.

   The FHA Form 797 asks you for the date: your name and address and phone number; the name, address, and phone number of the alleged violator (the person you believe discriminated against you), any employees or salesmen involved, and any witnesses; FHA Case number, if there is one; the name of the subdivision and location of the house or apartment involved; the place where the discrimination took place; and the date of the discrimination; a complete statement of your complaint; and your signature.

2. The Director of your Insuring Office has to take care of your complaint. If you wrote to the wrong Insuring Office, the Director must still tell you he received your complaint. Then he sends your complaint to the right Insuring Office for you.

3. Two days after he gets your complaint, your Insuring Office Director writes you. He says he received your complaint and may ask you for more information. The Director sends copies of your letter and his letter answering you to a Zone Director and to the FHA Intergroup Relations Service, the Assistant to the Commissioner.

   The Director can't show your complaint letter to anyone outside of FHA.

4. If it looks, from your complaint, as if the Executive Order has been violated, the Director gets information about your complaint right away. If, then, it still looks as if there has been a violation, the Director

writes the alleged violator a letter and tells him what the complaint is. The violator has 10 days to meet with the Director and talk about the discrimination. When they meet, the Director tries to get the violator to stop discriminating by a certain time. The length of time is up to the Director.

5. If the violator didn't meet with the Director in 10 days or if he denied the discrimination, the Director can hold a hearing. After the hearing, or if the violator keeps discriminating past his time limit, then the Director can take action. The Director can cancel any contract and refuse to give the violator any more FHA benefits. This means FHA will reject any application by the violator or any firm in which the violator has an interest of ten per cent or more. Also, FHA can cut off benefits to anyone who violated the Executive Order under another HUD agency program.

6. When the Director decides to take action against the violator, he sends the violator a letter. The violator has 10 days to stop discriminating. During those ten days, the violator can request a review of his case by the FHA Commissioner in Washington. The Director also sends you a letter, telling what he decided. If you question the Director's action, you can ask the FHA Commissioner to review the case. You must write the Commissioner within ten days after you hear the decision from the Director of your Insuring Office.

7. Fifteen days after you ask the Commissioner to review your case, your Director will let you see his file on the case. You can see the file during a ten day period; then the file goes to the Commissioner. The Commissioner then takes over the case. He has the power to reverse the findings of the Director.

8. The Director of your FHA Insuring Office has to take care of your complaint within 30 days. If he can't take care of the complaint within that time, he has to let you

know why. An individual or an organization can make a complaint to FHA.

- Did you know you can get a list of all the property FHA owns in your area? You write your Insuring Office for the list. Address your letter to the Director, Federal Housing Administration, ATTN: PROPERTY MANAGEMENT.

  The list tells you all about the property, including the amount of the downpayment and the management broker you buy it from. If there is no broker for the property you want to buy, or if the broker refuses to serve you, you buy the property at your FHA Insuring Office.

  A broker is never supposed to show FHA-acquired property before it is put on the list. If he does, you report him to FHA. FHA will not make the sale and will not make any sales with that broker or his firm for 90 days.

  The list also gives the names of lenders who want to finance mortgage loans on the FHA-acquired properties. The broker goes to the lender to get your mortgage loan for you. And the broker takes care of the property sale with FHA. If you want to ask FHA a question about the property, be sure to give the case number for the property. The case number is on the list.

  If FHA approves a sale to you, the broker can rent you the property while he is closing the sale. If you buy directly from FHA, FHA can rent you the property. No one else can rent you the property.

- What are your rights and opportunities under public housing programs?

  Complaint procedure for public housing is similar to that for FHA. You write, however, to the Housing Assistance Administration, regional office (see addresses at the end of Part One).

  The Housing Assistance Administration (HAA, formerly PHA, Public Housing Administration) checks to see that your local housing

authority is complying with Title VI of the Civil Rights Act of 1964. HAA does this by sending a form that asks your housing authority its policy on discrimination and what its admission practices are. HAA doesn't require your housing authority to seek integrated projects or to place tenants in projects so that they will be integrated. Projects can become integrated, however, as vacancies in public housing units occur. A policy of integration (as opposed to just nondiscrimination) in public housing depends on your local housing authority and, in turn, on your city government.

If your housing authority refuses to comply with the law, HAA can refuse any new public housing projects in your city or, if the annual contributions contract so provides, HAA can take possession of the public housing. In no case does HAA stop paying the annual contributions for existing public housing.

If you are interested in encouraging integrated public housing projects, there are two things you'll want to do: 1) check with the tenants now living in public housing to see if they fully know and understand their rights in public housing and see if they would like to change the racial pattern of occupancy: and 2) send for Open Occupancy in Public Housing, by PHA, 1953.* The booklet gives full details on how to get integrated public housing in your city.

In addition to changing the racial composition of public housing, you may also be interested in improving the services and the management of the projects. Services your local housing authority can use, with Federal assistance, include youth counseling, credit counseling, education for homemaking (through adult education), and homemaker services.** Management of public housing projects can be turned over to a social work agency, with counselors who can help tenants with their special problems. This type of management can help make public housing a stepping-stone to a better life, rather than just a shelter.

---

* See Summary List of Publications.

** Send for Services for Families Living in Public Housing, Superintendent of Documents, U. S. Government Printing Office, Washington, D. C., 20402- Price 30 cents.

- What are your rights and opportunities in urban renewal programs?

From reading the section on urban renewal projects, you know that your city chooses the urban renewal project and decides whether it will be rehabilitation or clearance or both. And you know your city uses studies and surveys to decide which projects will be best. Any citizen or group of citizens can suggest an urban renewal project to your city government.

You noticed that your city government holds public hearing at several stages during an urban renewal project. Any citizen can attend the public hearings and make his recommendations.

If you live in a neighborhood that has an urban renewal project or that needs to have a project in the future, you and the other residents of your neighborhood can call meetings and ask the city's urban renewal officials to come explain the project and answer questions. You can visit the urban renewal office, look at the urban renewal plan, make suggestions, and volunteer to help with surveys. Some neighborhood groups like to form their own committees to inspect houses that can be rehabilitated.

In addition to public hearings, your city government also holds conferences with different city departments and with private groups. You can participate in such conferences during all the stages of urban renewal.

Your city government must pass a resolution that it will comply with Title VI in its urban renewal projects. Any deed of urban renewal land from your city's LPA (or, urban renewal agency) to a private redeveloper has to have a covenant against discrimination by the redeveloper. Any public facility used as a noncash grant-in-aid for an urban renewal project has to be operated on a non-discriminatory basis. Complaints are made by writing the Urban Renewal Administration, regional office.

- What are your rights and opportunities under the urban planning assistance program?

The urban planning assistance program (701) isn't covered by Title VI or by the Executive Order. Comprehensive plans prepared with

the aid of Federal funds may contain proposed sites for schools and locations for streets that will enforce patterns of segregated living. However, urban planning assistance grants can also be used to study "minority group considerations of the community as they relate to the preparation of a comprehensive development plan."*

The authority to survey, analyze, and program action to aid in achieving equal opportunity in housing "is already there. . .the problem is that few planners have sought to, or have been encouraged to, work in this field."

Planning for equal opportunity in housing could be included in comprehensive planning, and a housing study could "include the aspects of discrimination practices which affect the free mobility of population."

It is now possible to use 701 funds to prepare fair housing ordinances.

Fortunately, loans and grants from the Community Facilities Administration, that your city may use for public works, are covered by Title VI.

---

* Dr. Robert C. Weaver, Secretary of Housing and Urban Development, Equalop, Vol. I, No. 4.

Opportunities in YOUR OWN PROGRAMS

- How can you influence or take part in state programs for better homes and neighborhoods? One way is through your elected representatives to state government. Another way is through statewide organizations interested in improving your community, such as associations of housing and redevelopment officials, League of Municipalities, Association of County Commissioners, organization of Probate Judges, and League of Women Voters. These are organizations you shouldn't overlook, particularly when your community needs special housing programs, property tax changes, or new enabling legislation.

  Other ways you can come in contact with state level programs is through state (government) planning and development agencies and through university programs of continuing education or urban extension. State agencies and universities often hold meetings and workshops you can attend to learn about housing programs.

- In city housing and neighborhood programs, it is especially important to work with and through your elected representatives, your city officials, whenever possible. Your support for their programs can be as important as your criticism. Attend public hearings and meetings of your local city boards, commissions, and council. Encourage your city officials to publicize housing programs, to provide plenty of information to the public, and to do special studies on housing problems. Check to see that the housing code is enforced. If you can, bring in outside experts to help you make suggestions to your city government. Finally, see what resources on housing are available in the public library and in school libraries. In some communities, public schools are including housing and community education in their curricula.

- Just as you need to work through interested organizations for statewide housing neighborhood programs, so you need to know all the resources you can use at the community level. Your community group can begin its housing program by looking at what other groups are doing. Invite other group leaders to speak before your group and exchange ideas on better housing. By setting up

contacts with other community groups, your group can ask them to help you win support for the housing programs you would like.

Your group can also invite city officials to speak. This gives the city another way to explain its housing programs and gives the public another chance to learn about them.

- If housing problems don't get much attention in your neighborhood, do something dramatic. Make your own survey. You don't have to limit it to housing. You can cover problems of discrimination, lack of education, unemployment, disease, and lack of city services and facilities as well. The West Jacksonville Association used the following survey to get a full picture of the needs of the people in one of its neighborhoods:*

---

* Mr. Robert L. C. Williams, President, West Jacksonville Association.

"Community Betterment Survey in Depth"

1. Name.....Address.....Phone.....
2. Head of household....Yes....No....Have you ever been married?....
3. Are you now married living with your spouse? Yes.....No.....
4. Highest grade completed.....If college, what course did you take?.....
5. What skills have you or any of family been trained? M....F.....
6. Would you attend an adult educational improvement class if started in your neighborhood? Yes.....No.....
7. Your present employment and position.....
8. Your rate of pay per hour.....Number of hours worked per day....
9. Is your salary over three thousand dollars per year? Yes...No....
10. Do you receive social security, retirement.....Welfare..... assistance? Check one.
11. Number of other persons working in your household.....
12. Number of children....School age....If not in school, why?..... .....
13. Age of your children living with you.....Males....Females.....
14. Number of other dependents and relationship to you.....
15. Are you interested in, and willing to help in community beautification, and betterment projects in your neighborhood? Yes.....No.....
16. Are you buying? Renting? If renting, who do you pay rent?..... .....Week.....Month.....Amount.....
17. Do you belong to any church? Yes....No....Are you a member of any social or civic club? Yes.....No.....
18. Are there any youth social or recreational groups organized in your neighborhood? Yes.....No.....If so, what kind and name... .....
19. If no youth group organized, would you like to help get one started?.....Yes.....No.....
20. Would you like to become a part of and help organize a community credit union? Yes.....No.....
21. If not belonging to a civic club would you like to join one?.....
22. Are you a registered voter? Yes.....No.....Do you know any persons in your community not registered? Yes.....No.....
23. Do you read books of value? Yes.....No.....Do you read the daily newspaper in keeping up with current events? Yes...No.....
24. How would you term the juvenile delinquency rate in your neighborhood? Light.....Heavy.....extreme.....
25. Have you ever had a typhoid fever shot? Yes.....No.....When was your last X-ray?
26. Would you like to help a deserving child in your community who definitely needs and would appreciate help? Yes.....No.....

"Community Betterment Survey In Depth" continued

27. Are you satisfied with street and drainage conditions in your neighborhood, along with lights, speed/stop signs and overall law enforcement? Yes.....No.....Comments.....
.....

28. Are you interested in getting weeds in vacant lots and curb side in your neighborhood cut more? Yes.....No.....

29. If not already, would you sign a petition to help get sidewalks and better streets in your neighborhood? Yes.....No.....

30. When was your house last painted?

31. We urge you to keep putting your trash out on pick up days and the trucks (city trash trucks) will pick it up.

32. .....Survey worker.....Observe house and check below:

.....Need Painting .....Need Repairs .....Dirt Street

.....Broken Windows .....Broken Screens .....Doors .....Steps

Delapidated unoccupied house next door....Open field next door...

Grass cut in open field.....Grass not cut.....

Open ditch in front of house.....Yes.....No.....

Follow the survey with a clean-up, fix-up campaign. This is one of the best ways to get your city interested in providing better services to your neighborhood. Finally, organize citizens in your neighborhood to work continuously for better housing. Citizen groups often find they can work cooperatively with city government, can raise their own finances for an office and staff, and can develop leadership right from within the neighborhood.

Whatever you may be doing to work for better homes and neighborhoods in your community--whether you're working for open occupancy in public housing, for better city services through a neighborhood organization, or for nonprofit housing through a community group--three things are important: 1) Unity: You and those working with you must be able to stand together at public hearings and neighborhood meetings to get the programs you want. If there are factions in your group, discuss your differences and bring the issues out in the open. Then, when you appear before your city government, support one another. Any group leader who discredits one of his members at a public hearing discredits the entire group in the eyes of city government. This has been a hard-learned lesson for many groups working for better housing.

2) Involving community leaders: If you want to change an urban renewal plan, don't organize your group in secret and take the urban renewal director by surprise. He'll be against you. He'll wonder why you didn't ask him about the change before. As one Georgian remarked about today's city politicians, "The era of operating in the dark is gone. You have to involve people so you can win their support." That statement works two ways. Not only do city officials have to make their plans known to the public, but the people also have to let city officials take part in their plans.

3) Supporting programs: City officials aren't free to launch any housing programs or policies they feel are needed; they need public support, or else the programs will fail. Your support can count. You can talk about a new housing program with your friends and neighbors and at community group meetings. When you have to criticize your city government for what it fails to do, it's easy to forget that city government also needs your help. Support its programs.

SUMMARY LIST OF PUBLICATIONS

Equal opportunity in housing.

BASIC REFERENCES ON HOUSING MINORITIES AND EQUAL HOUSING OPPORTUNITY, Intergroup Relations Service, Department of Housing and Urban Development, Washington, D.C., 20410, December, 1965.

EQUAL OPPORTUNITY IN HOUSING: A Selected Bibliography of Materials for Study and Use, The President's Committee on Equal Opportunity in Housing, Executive Offices, The White House, Washington, D.C.

Fair Housing Handbook, Margaret Fisher, National Committee Against Discrimination in Housing, 323 Lexington Avenue, New York, New York, 10016, 50¢.

FAIR PLAY IN HOUSING--Who's My Neighbor? (No. 396), Algernon D. Black, Public Affairs Committee, Inc., 381 Park Avenue South, New York, New York, 10016, 25¢.

OPEN OCCUPANCY in Public Housing, Public Housing Administration, Department of Housing and Urban Development, Washington, D.C., 20410, 1953.

QUESTIONS & ANSWERS: President's Executive Order No. 11063, EQUAL OPPORTUNITY IN HOUSING, Housing and Home Finance Agency for sale by the Superintendent of Documents, U.S. Government Printing Office, Washington 25, D.C.--Price 5 cents, April, 1963.

"Race Relations-The Dilemna of American Cities," Speech delivered before the Urban America, Inc. National Conference, Washington, D.C., September 12, 1966, Edwin C. Berry, Executive Director, Chicago Urban League, 4500 So. Michigan Ave., Chicago 53, Illinois.

TITLE VI of the CIVIL RIGHTS ACT of 1964 . . . as applied to HHFA Programs, Questions and Answers, Housing and Home Finance Agency, for sale by the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C., 20402-Price 5 cents, May, 1965.

TRENDS IN HOUSING, National Committee Against Discrimination in Housing, 323 Lexington Avenue, New York, New York, 10016, $2 a year.

Federal - general.

HOUSING A NATION, Congressional Quarterly Service, 1735 K Street, N.W., Washington, D.C., 20006, $2.50, 1966.

A selected bibliography of catalogs and other information sources on federal and state aid programs, Advisory Commission on Intergovernmental Relations, Washington, D. C., 20575.

Services for Families Living in Public Housing, U. S. Department of Health, Education, and Welfare, for sale by the Superintendent of Documents, U. S. Government Printing Office, Washington, D. C., 20402-Price 30 cents, February, 1964.

Federal-HUD

HIGHLIGHTS OF LOW-RENT HOUSING PROGRAM OF HOUSING ASSISTANCE ADMINISTRATION, Department of Housing and Urban Development, Washington, D.C., 20410.

Programs of the Department of Housing and Urban Development, for sale by the Superintendent of Documents, U. S. Government Printing Office, Washington, D.C., 20402-Price 20 cents, November, 1965.

The Workable Program for Community Improvement, Fact Sheet, Department of Housing and Urban Development, Washington, D. C., 20410, August, 1964.

Home-buying.

A Home of Our Own, Mrs. Jerry Dell Gimarc, Southern Regional Council, 5 Forsyth Street, N. W., Atlanta, Georgia, 30303, Nov., 1966.

Neighborhoods.

Citizen Action for Housing and Renewal, Housing Pamphlet 3, United Steelworkers of America, 1500 Commonwealth Building, Pittsburgh 22, Pennsylvania, April, 1964.

NEIGHBORHOODS Where Human Rights Begin, Mrs. Margaret Price, Southern Regional Council, 5 Forsyth Street, N. W., Atlanta, Georgia 30303.

Neighborhood Stabilization: A Program, Mrs. Jerry Dell Gimarc, Southern Regkonal Council, 5 Forsyth Street, N. W., Atlanta, Georgia, 30303.

Nonprofit housing.

THE CHURCH AND NOT-FOR-PROFIT HOUSING, JOINT URBAN PROGRAM, Episcopal Church Center, 815 Second Avenue, New York, New York, 10017.

Planning

ABC's of Community Planning, The Community Planning Division of Sears, Roebuck, and Co., 1962.

Corinth, Mississippi: City in Transition, An Urban Renewal Demonstration Report, Department of Housing and Urban Development, Washington, D.C., 20410, July, 1966.

Poverty.

The War on Poverty, Community Action Program, Office of Economic Opportunity, Washington, D.C., 20506.

LIST OF LOCAL HOUSING AUTHORITIES IN HOUSING ASSISTANCE OFFICE, ATLANTA

THOUGHTS TO PONDER

"It is a fascinating fact that civil rights issues have inevitably raised a variety of positive issues. You can't look at school integration without also questioning the quality of education in general. You can't look at job integration without looking at the whole problem of manpower utilization. Similarly, you can't look at integration of neighborhoods without questioning the meaning of community. The elimination of fear opens new horizons in human experience."

---Matthew Bullock, Jr.

"In your mind's eye take an objective look at any of the average size American cities you have passed through by automobile. Ponder why so much beauty and ugliness are found side by side."

---Julian Prince

"Surely few would ever have disagreed that the two greatest causes of inadequate housing have been that some people have not been able to afford good housing and that some have, because of race, been denied an opportunity to bid freely for such housing as exists."

---James Q. Wilson

"In our urban areas the central problem today is to protect and restore man's satisfaction in belonging to a community where he can find security and significance."

---Lyndon Johnson

PUBLICATIONS

of the

URBAN PLANNING PROJECT

	DATE	PRICE Single	PRICE Bulk
1. NEIGHBORHOOD STABILIZATION Guidelines for groups trying to build stable interracial neighborhoods.	1966	.30	.20
2. A HOME OF YOUR OWN What families should know when buying their first home.	1966	.60	.40
3. MR. MAYOR - SLUM GHETTOS IN YOUR CITY, Can We Solve Our Housing Dilemma? A guideline for city officials in facing the total problems of slums.	1967	.50	.40
4. NEIGHBORHOODS - WHERE HUMAN RIGHTS BEGIN Experiences and evaluation of three interracial neighborhoods.	1967	.50	.40
5. A GUIDE TO PROGRAMS FOR BETTER HOMES AND NEIGHBORHOODS A layman's guide to government and private housing programs.	1967	1.00	.75
6. ATLANTA HOUSING STUDY An analysis of Atlanta's housing patterns	In process		

Southern Regional Council, Inc.
5 Forsyth Street, N. W.
Atlanta, Georgia 30303

ARCHITECTURAL ABSTRACTS

HOSPITAL PROGRAM OF THE UNITED MINE WORKERS

AIA 1954 convention seminar: hospital design trends
abstract of paper by Richard J. Adams, AIA

NEED FOR a coordinated hospital system became apparent when the director of the *United Mine Workers Welfare & Retirement Fund,* Miss Josephine Roche, & the executive medical officer of the fund, Dr. Warren Draper, a former assistant surgeon-general, made an investigation of medical care & hospital conditions in coal mining areas in Kentucky, Virginia, & West Virginia.

After much research in the area & exhaustive surveys it became apparent that owners of existing hospitals were not interested in making necessary alterations & repairs to bring their facilities up to a minimum standard. It was decided by trustees of the fund to build a coordinated system of 10 hospitals extending thru coal mining areas of 3 states.

Job of planning, construction & operation of these hospitals was delegated to the *Memorial Hospital Association* — an organization formed to carry thru this coordinated hospital program. In setting up MHA, Dr. Draper chose as his medical administrator, Dr. Frederick D. Mott, a leading man in administrative medicine & former deputy minister of public health in Saskatchewan. Dr. John Mawdrop, a former practitioner in the area, was appointed as his assistant. Mr. Gordon Friesen, administrator of Kitchener Waterloo Hospital, one of the real thinkers in the field of hospital administration, was retained as senior hospital administrator. E. Todd Wheeler, a Chicago architect & hospital consultant, was retained to prepare programs & act as planning consultant for the association.

Program called for a 200-bed hospital to be constructed at Beckley, West Virginia, & divided remaining 9 hospitals into two groups:

A *southern group* with a central hospital of 200 beds at Harlan, Kentucky, & satellite community hospitals as follows:

90 beds: Hazard, Kentucky
90 beds: Whitesburg, Kentucky
80 beds: Middlesboro, Kentucky
60 beds: Wise, Virginia

The *northern group* with a 150-bed facility at Williamson, West Virginia, as its central hospital & following community hospitals surrounding it:

80 beds: Man, West Virginia
60 beds: McDowell, Kentucky
50 beds: Pikesville, Kentucky

Williamson was also set up as supply center — program also required that all hospitals be planned for 100% expansion.

By grouping in this manner, it was possible to provide central hospitals with specialized facilities. It is planned that central hospitals will be staffed with specialists & patients requiring such services will be referred here from community hospitals of group.

architectural services:

Client decided to hire 3 architectural firms for the program, not to act as an association, but as 3 individuals working as separate identities, as they felt that freer participation from all was possible under such an arrangement. Isidore Rosenfield of New York was retained as architect for the 200-bed Beckley Hospital. The firm of York & Sawyer, also of New York, was retained as architect for the southern or Harlan group.

This coordinated system of hospitals, which was over 2 years in planning stage, developed many new ideas which are worthy of consideration in future hospital design. This team, which was composed of clients & their staff along with architects, & supplemented by staff of J. A. Jones Construction Company, spent many months in planning to eliminate excessive personnel & to cut down excessive duties of technical personnel, so that they might in turn render better medical care to patients of these hospitals.

A most interesting development of project was central supply system, worked out both in over-all group & within individual hospitals. We realized that great advantages could be derived by mass-purchasing, mass pharmaceutical manufacture & central laundry facilities.

This, in turn, cut down on requirement for these facilities in individual hospitals, & by design of a central warehouse, laundry & pharmaceutical manufacturing center at Williamson, core of central supply system was provided.

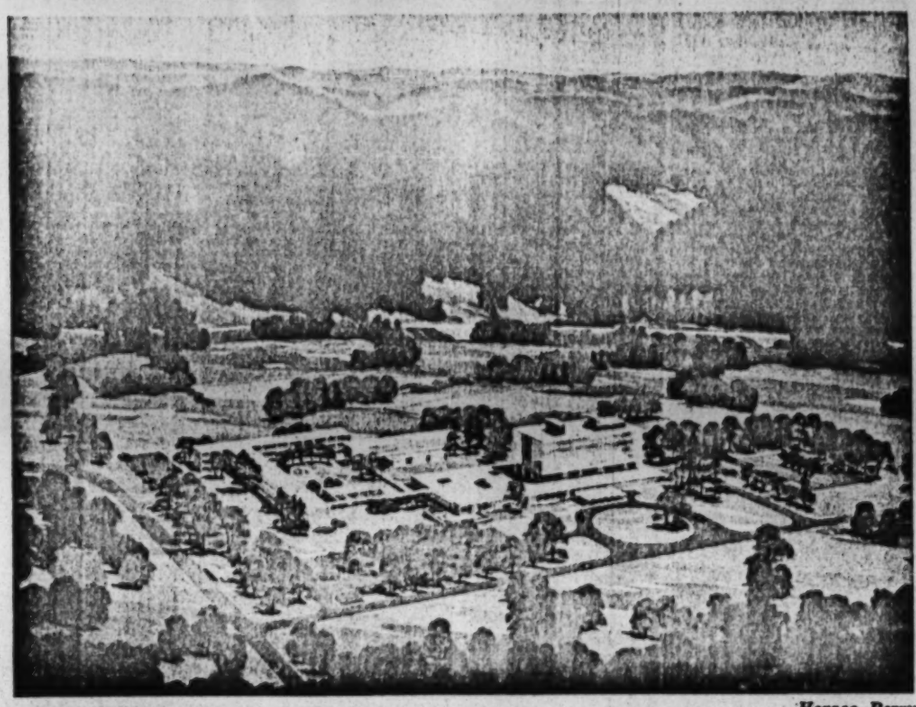
It is very apparent to all who are familiar with hospitals that registered nurses in average hospital become administrative personnel & are given so many duties (filling out forms, inventorying & ordering supplies) & other administrative functions that they have little time to devote to patients. We were determined in these hospitals that this gross error in hospital administration would not be repeated. After many ideas, & many schemes & sketches, we finally developed a system of central supply in these hospitals where all sterile & non-sterile supplies would be issued to nursing floors by means of specially constructed carts. These carts would carry a full day's complement of supplies for the nursing station & would be removed & replaced during night hours by a full cart carrying complement for next day, thus eliminating necessity of nursing personnel making inventories, & turning this duty over to a clerk in central supply, where carts were loaded & dispatched to points of use. Since carts were storage units as well as means of transporting supplies, there was no need for intermediary unloading, handling & storage. Each nurse's station is connected to central supply by a dumbwaiter, & to kitchen by dumbwaiter & trayveyor.

We realize that there is considerable controversy over food service in all hospitals — but Mr. Friesen had made the trayveyor work at previous assignments & we felt that it would work in these hospitals.

(Continued—page 118)

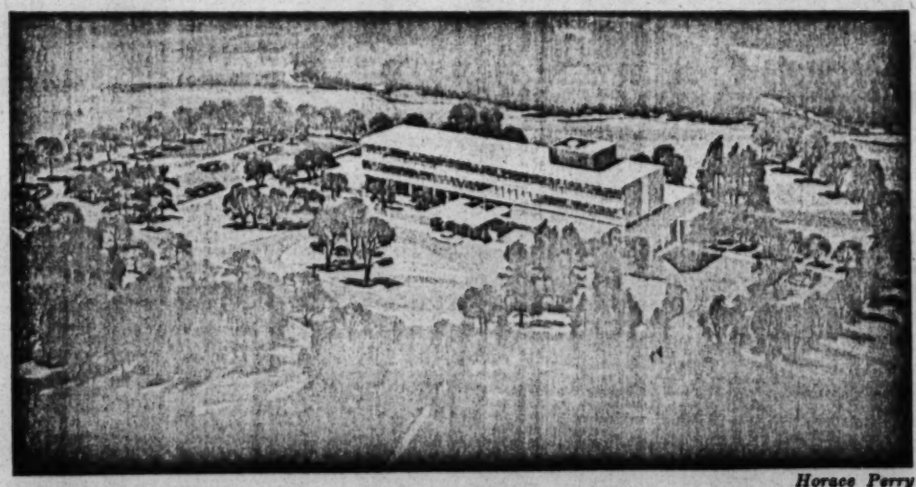
AIA File No. M1

UNITED MINE WORKERS PROGRAM



Horace Perry

Harlan Memorial Hospital, Harlan, Kentucky—Sherlock, Smith & Adams, AIA



Horace Perry

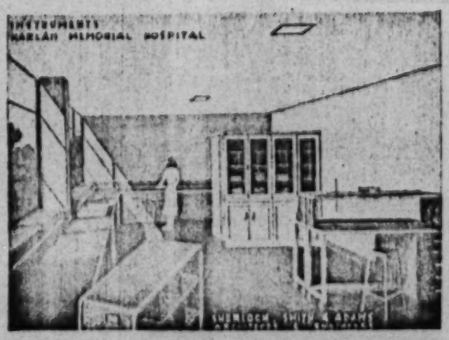
Middlesboro Memorial Hospital, Middlesboro, Kentucky—Sherlock, Smith & Adams, AIA

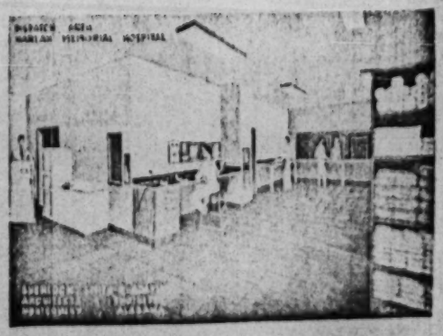
Another feature of these hospitals is location of emergency entrance — which is adjacent to & immediately adjoining main entrance lobby. In these mountainous areas majority of emergency or accident cases are not brought in by ambulance but generally in automobiles. We felt that when a person approaches a hospital with an emergency case, he would not be interested in sorting out intricate drive patterns to the rear, & possibly to a lower floor, to deliver his charge, but would rather come to the obvious place — the well-lighted main lobby. By placing emergency entrance in this position, it is not necessary to fully staff emergency suite, as emergency entrance is under constant surveillance of admitting clerk, who in turn, can alert necessary personnel for an accident case. This also avoids carting injured person thru a maze of hospital corridors & probably to another floor to receive first-aid treatment. I might add here that admitting offices of hospital also serve as admitting & registration offices for outpatient departments, thereby eliminating additional personnel. Medical records of both outpatient & hospital patients are prepared & filed here.

There has always been a contention as to whether fracture & cystoscopy belong in operating suite or in radiology. In our 5 hospitals, we placed them in neither, but rather in-between where they could be declared a part of either.

These facilities, along with laboratory, physical & occupational therapy were placed on first floor so that they might become part of out-patient department.

Other innovations include a corner cabinet for operating rooms which includes x-ray view-boxes with Circuline fluorescent tubes. 3—20 amp outlets & 1—30 amp outlet for portable x-ray, along with a multi-breaker circuit for each out-





AIA File No. M1

let. This cabinet also contains ground-detecting device, electric clock, time-interval clock, oxygen & suction, & a small compartment for housing extra operating table parts. Explosion-proof fixtures are not required since all electrical contacts are above 5′ hazardous level.

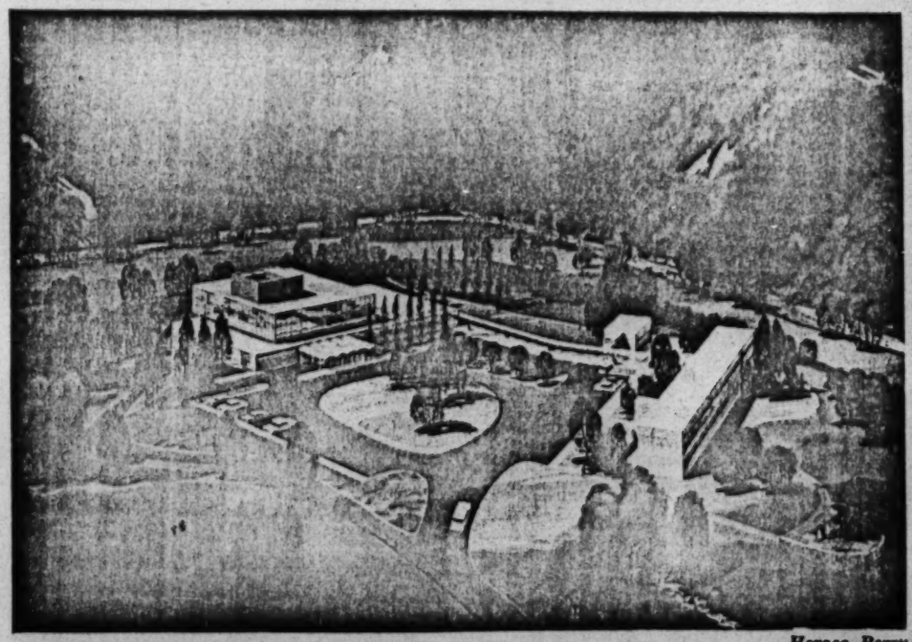
Casework thruout these hospitals consists of stainless steel counters supported on legs at intervals. Realizing that flexibility of work areas is necessary, cabinets are made as individual parts & may be removed & changed from one part of room to another or from one work area to another, as circumstances may require.

During early planning stage, the 3 architectural firms sent a team with a representative of contractor into field to make thorough study of local materials & labor conditions. It was most apparent as result of their report that severe lack of adequate skilled labor prevailed. As we studied these reports, & with our knowledge of atmospheric & climatic conditions in the area, it became apparent that prefabricated exterior wall panels should be considered. With coal dust, smoke & smog we felt that we should design a self-cleansing exterior wall & with help of Truscon Steel Co we developed a unit which they have named "vision wall." Built of galvanized steel & porcelain enamel, these walls are 1-5/16″ thick & have equivalent insulating value of a 12″ masonry wall. In our hospitals we found that saving in floor space alone amounted to approximately 5% of gross area. Wall units measure 5′ wide x 10′-8″ high & are designed to take operating sash, fixed glass or wall panel. Exterior surface of panel is a slick porcelain enamel for easy maintenance. It is interesting to note that all 3 architectural firms used similar window-wall panels.

(*More illustrations*—page 120-121)

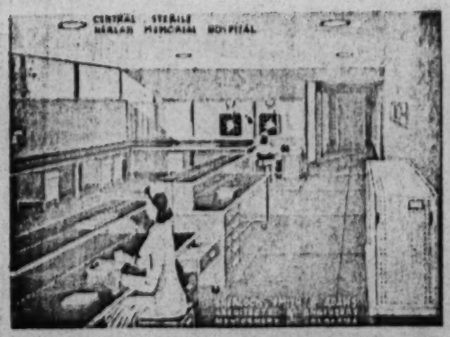
Horace Perry

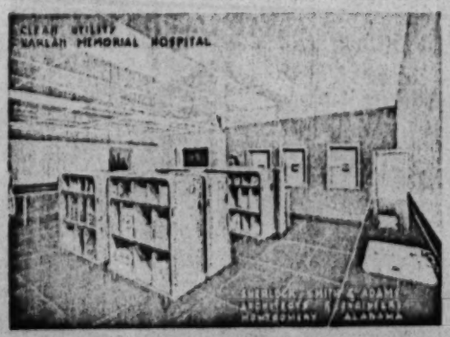
Hazard Memorial Hospital, Hazard, Kentucky—Sherlock, Smith & Adams, AIA

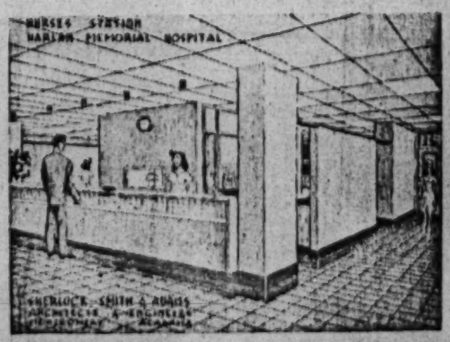


Horace Perry

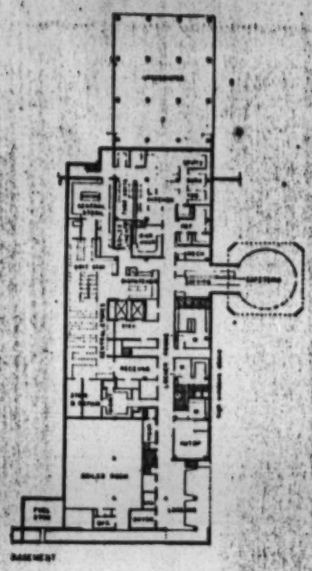
Whitesburg Memorial Hospital, Whitesburg, Kentucky—Sherlock, Smith & Adams, AIA

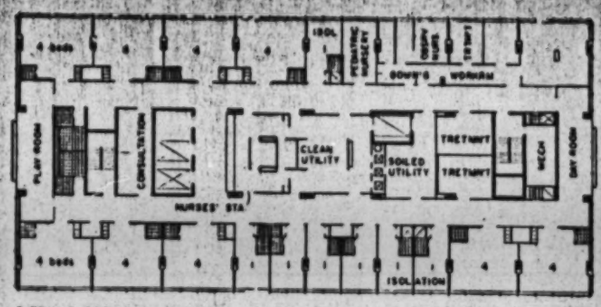




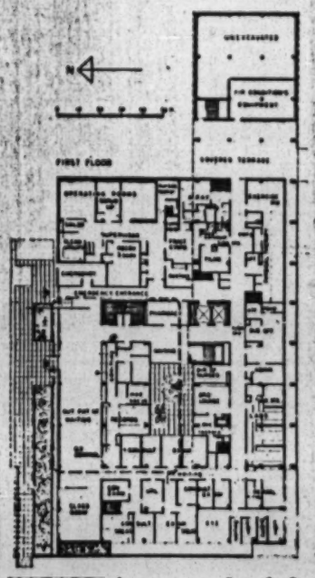


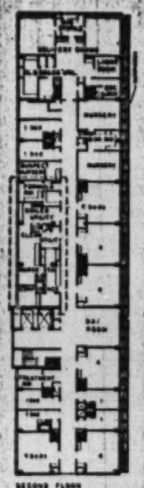
AIA File No. M1



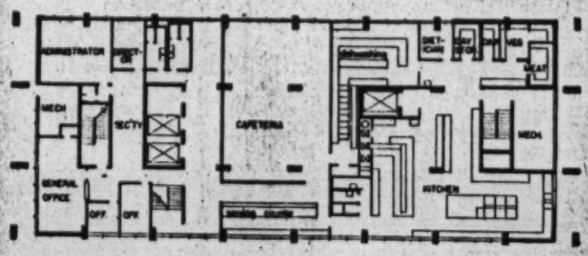


FIFTH FLOOR



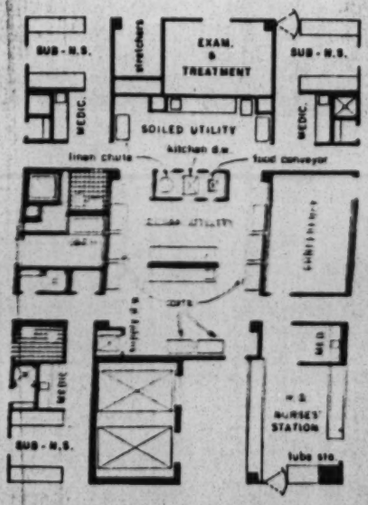


HAZARD: basement, 1st & 2nd floor plans



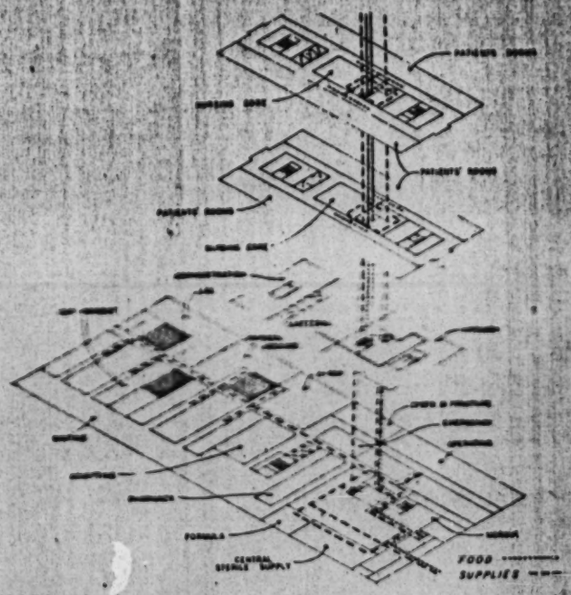
SECOND FLOOR

HARLAN: fifth & second floor plans



WHITESBURG:

plan of nursing core

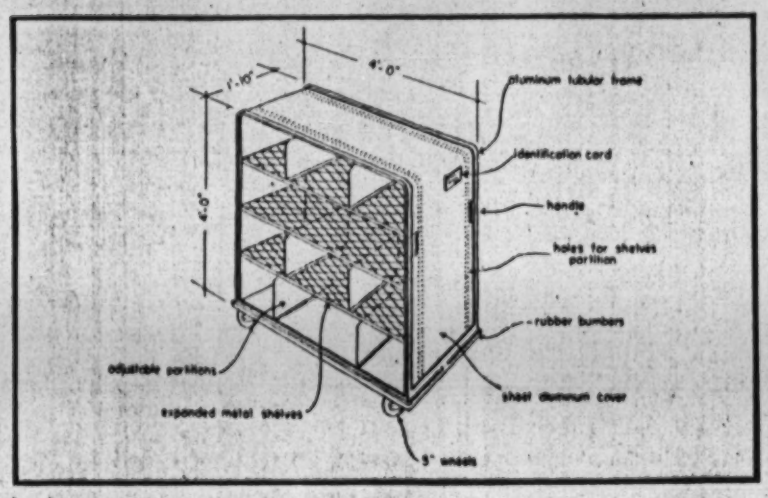


HARLAN: flow chart

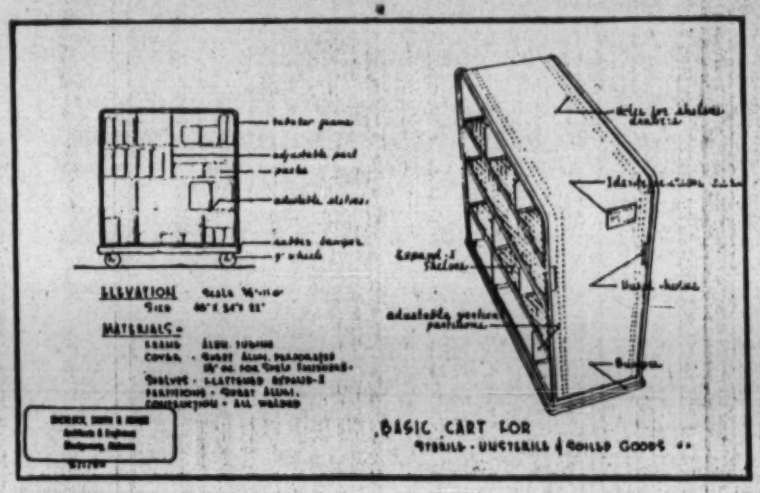
AIA File No. M1

UNITED MINE WORKERS PROGRAM (concluded)

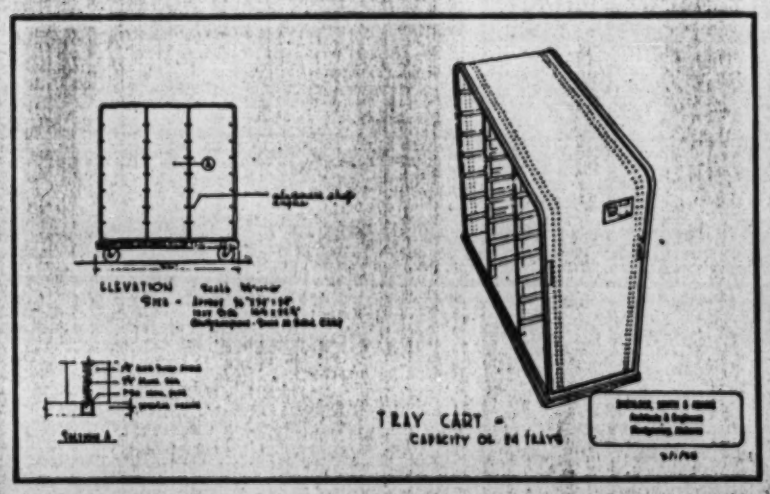
ADAMS



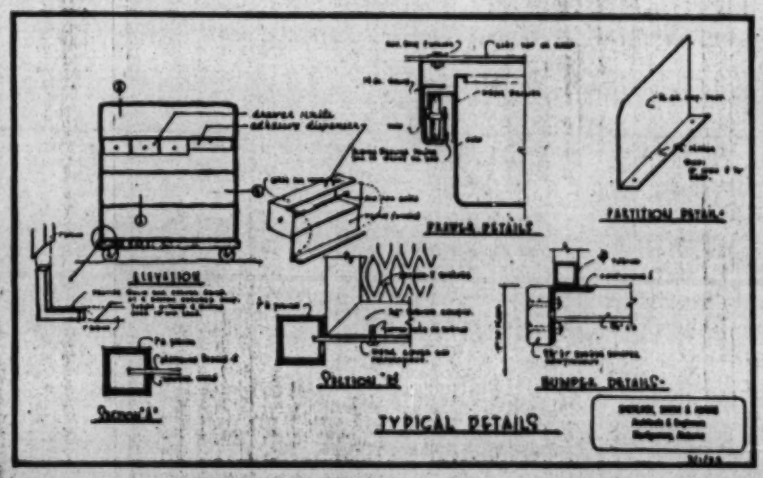
basic cart



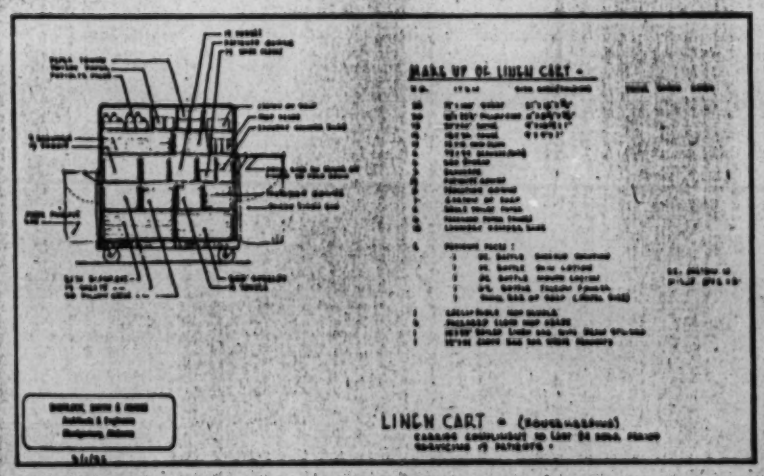
basic cart



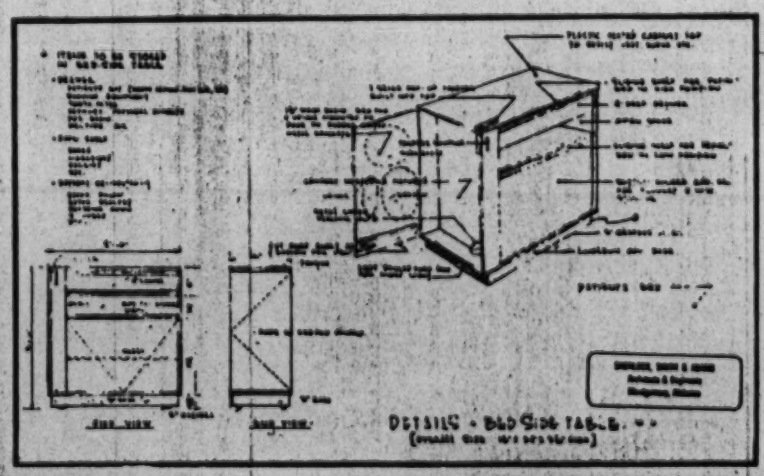
tray cart



cart details



linen cart



bedside table

standard details of hospital system equipment—United Mine Workers program—Sherlock, Smith & Adams, AIA

AIA File No. M1

ARCHITECTURAL ABSTRACTS

MENTAL HOSPITAL STUDY

brief report on joint architectural study project by AIA & American Psychiatric Association

KNOWN AS THE Mental Hospital Architectural Study Project, this program is now directed by Dr Charles K. Bush, succeeding Dr John L. Smalldon. Following report explains need for this important project, scope of problem & methods of study. It has been financed by a substantial grant from The Rockefeller Foundation & a smaller one from The Division Fund of Chicago but — as in all such comprehensive analyses in new fields — a year's operation indicates that perhaps only a (highly commendable & necessary) beginning can be made in thorough study of *background & present concepts* of mental hospital design without progressing very far into logical advances in functional planning for modern treatment programs.

In mental hospital design it is evident that certain building patterns & characteristics have evolved from programs of custodial care only & have been continued into present in spite of fact that very recently great progress & change have been made in medical treatment programs. This progress has resulted in bringing about entirely new concepts of building requirements. Workers in hospitals thru their training in buildings-designed-for-custodial-care may have come to assume rigid attitudes in regard to requirements of hospital building & environment.

scope of problem:

A thorough investigation should include research into requirements of following categories:

community mental health services including:
- out-patient departments
- child guidance clinics
- day-care facilities
- psychiatric units in general hospitals

psychiatric receiving & intensive treatment hospitals

mental hospitals (public & private)

hospitals & training schools for mental defectives

treatment centers for epileptic patients

treatment centers for alcoholic patients

residential units for emotionally & mentally ill children

residential schools for juvenile delinquents

hospitals for the criminal mentally ill

facilities for training & research

Sub-divisions occur in each of above classifications & each classification must be studied in terms of activities, staff & physical requirements.

public mental hospitals:

Since greatest volume of construction is in public mental hospitals & since this type is responsible for care of approximately 95% of all patients, it has been designated as first subject of the study.

Organization of the public mental hospital has been subdivided as follows:

administrative facilities
patient facilities
service facilities

Administrative facilities include activities of business, public contact, housekeeping, industries & accounting.

Service facilities include power plant, maintenance shops, laundry, etc.

Patient facilities are divided into 3 main groups as follows:

receiving & intensive treatment service

for new patients & for convalescent patients should be studied with regard to total medical treatment program for out-patient services, follow-up care of hospitalized patients, day-care programs & diagnosis & treatment of in-patients of various classifications.

continued treatment service

which may have classifications for study as follows:

inactive patients
industrial patients
disturbed patients
criminal mentally ill
alcoholics
others

geriatric service

may be divided into groups of:

ambulant patients
semi-ambulant patients
bedridden patients

facilities

which may service all three main patient groups are:

medical & surgical service
chronic disease service
tuberculosis service
occupational & recreational therapy
food service

methods of study:

In appraisal of present concept of requirements 4 activities have been initiated:

- study of *plans* of new & old buildings to assist in analysis of present practices.
- **study of medical & related *literature* over a broad field to obtain proven data on techniques, equipment & staffs which affect design — bibliography will be compiled for architects**
- *visits* to institutions to discuss procedures & practices & to appraise methods & facilities. A staff member has just returned from a 3-months tour of mental hospitals in Asia & Europe. He has found quite different concepts of care & treatment of mentally ill — which necessitate a different type of construction.
- preparation of *questionnaires* for use by selected psychiatrist-architect teams in obtaining joint analysis of requirements for various techniques within buildings

In addition to above activities the staff is publishing in each issue of *Mental Hospitals,* the monthly Mental Hospital Service magazine, plans & descriptive text on new mental hospital buildings.

AIA consultants to the project are:

Slocum Kingsbury, AIA
Moreland Griffith Smith, AIA
John Reinhold Magney, AIA
Joseph M. Neufeld, AIA

Cooperation of AIA members & particularly of those architects who have served on survey teams is greatly appreciated.

Questionnaire forms for various types of facilities required in state mental hospitals are available on request. These may be found useful in preparation of programs of requirements for new building construction.

Inquiries are invited & should be addressed to:

Charles K. Bush, MD
Director, Mental Hospital
Architectural Study Project
1242-20th Street, NW
Washington 6, DC

Following quotation from an article by Moreland Griffith Smith, AIA, one of the consultants, appropriately sums up importance of this program:

"This Committee is set squarely against one of the most potentially rewarding, if one of the most formidable, challenges ever encountered by such a group. Ours is a mental hospitals study project; our avowed purpose is constructive work toward increase & improvement of facilities for the mentally ill. In short, we are setting about perhaps not to correct but at least to better the mental health of our nation. We are by our efforts trying to help our fellow man — help him to think clearly, work profitably, live happily, gain the utmost from his life & experience, & become a satisfactory individual to himself & to his fellow man.

AIA File No. M1.3

OUTLINE OF EXPERIENCE--
HOSPITALS AND RELATED
MEDICAL FACILITIES

GENERAL ORGANIZATIONAL BACKGROUND

A. Organized in 1946 with the goal of offering our clients a complete A/E service within one organization.

B. To accomplish this end, a coordinated operation among all the disciplines contributing to the design and completion of a project has been established.

C. This is made possible because the architectural conception, the designs of structural, mechanical, electrical and civil engineers as well as the building specifications, cost estimates, and supervision of construction has been linked together under one roof.

D. With the above elements in mind we have developed a coordinated work process that enables us to produce effective project plans consistently. This is emphasized by the number of repeat clients that continue to call upon us, as well as the fact that we have repeatedly won national recognition in the design field.

E. Incorporated in 1957, to include all department heads and key personnel.

F. Individual Recognition

1. Architects approved by the American Hospital Association.

2. Department head of our electrical engineers serving the AHA Committee to prepare a manual on Hospital Electrical Systems.

3. Five registered architects. Nine registered engineers (4 structural, 3 mechanical, 1 electrical, 1 civil).

G. Serving as principal architect and engineer for the design and construction of over 100 medical facilities.

LEADING TO AND EXPERIENCE IN:

: New hospitals ranging from 13 to 1200 beds
: Major hospital additions and alterations
: Medical teaching and research facilities
: Health centers and clinics, private and group
: Other related medical facilities, totaling over 100 projects

MAJOR PROJECTS

FIRST HILL-BURTON HOSPITAL

In 1946 Sherlock, Smith & Adams planned Mizell Memorial Hospital, the first hospital constructed and put into operation under the Hill-Burton Hospital Construction Act, which provides federal funds to meet part of the construction cost. Since that time SS&A has designed many Hill-Burton Projects. This portion of SS&A's work comprises a majority of its medical facilities experience.

U. S. AIR FORCE HOSPITALS

In 1950-1952 Sherlock, Smith & Adams handled the architectural work in the preparation of standard plans for all U. S. Air Force Buildings constructed in Western Europe under the defense program. Included in the program were five standard hospitals ranging from 25 to 150 beds and a number of dental clinics and medical dispensaries.

FIVE UNITED MINE WORKERS HOSPITALS

In 1953-1955 Sherlock, Smith & Adams planned five hospitals totaling 540 beds as part of the chain of ten hospitals constructed in Kentucky, Virgina and West Virginia for the United Mine Workers Welfare and Retirement Fund. For this

project the firm spent over a year on research. Basic research was done on each hospital department with leading specialists in each field as consultants, and, with two New York firms who were responsible for the other five hospitals, intensive studies were made of all construction problems involved--materials, finishes, fixtures, equipment, etc. All ten hospitals were constructed by one contractor in accordance with master specifications prepared by Sherlock, Smith & Adams.

ATOMIC ENERGY COMMISSION - OAK RIDGE HOSPITAL

In 1957 Sherlock, Smith & Adams was selected by the Atomic Energy Commission to plan a new 175 bed community hospital for Oak Ridge, Tennessee. This facility was placed in operation in March 1960. The Commission has since awarded this firm additional contracts for the following facilities:

Total Body Irradiation Facility for Treatment of Leukemia, first of its type in the United States.

Major Alterations and Additions to the Oak Ridge Institute of Nuclear Studies, Cancer Research Hospital.

Biomedical Research Facility for the Atomic Energy Commission and the University of Tennessee

And a number of other, non-medical, projects.

WEST BERLIN, GERMANY - MEDICAL UNIVERSITY AND 1200 BED TEACHING HOSPITAL

In 1958-59 in association with a New Orleans architectural firm and a German Associate, Sherlock, Smith & Adams set up design criteria and prepared preliminary calculations and plans for all phases of engineering, structural, mechanical, and electrical design. Final plans are being prepared in Berlin by the German Associate Architect.

VIENNA MEDICAL CENTER - TEACHING

In 1961 Sherlock, Smith & Adams was the only U. S. Firm invited to compete in the International competition for the 1,100 bed Medical University Center. The design submitted received a commendation with specific reference to the nursing unit.

VETERANS ADMINISTRATION

SS&A has engaged in various hospital projects for the Veterans Administration. This work includes extensive alteration to existing facilities at the Veterans Hospital in Tuskegee in 1958, 1959 and again in 1963. In 1961 a Special Services Building was designed and erected to provide recreational therapy for neuropsychiatric patients. In 1964 research laboratory facilities were designed as an addition to the VA Hospital in Birmingham. This new facility, spanning a major street, is physically connected to the University of Alabama Medical Research facilities enabling them to more closely coordinate joint studies. A first for the Veterans Administration.

FIVE STANDARD U. S. AIR FORCE HOSPITALS

Sherlock, Smith & Adams completed a research contract with the U. S. Air Force to evaluate biometric data from all existing Air Force hospitals, develop new Air Force standard-hospital elements, prepare a basis for design for each bed size hospital, and prepare definitive plans for five standard hospitals ranging from 50 to 200 beds, incorporating all of the latest equipment and development in medical and engineering techniques.

U. S. AIR FORCE HOSPITAL

In 1953 Sherlock, Smith & Adams prepared the plans including all phases of engineering for the U. S. Air Force Hospital, Kindley AFB, Bermuda. The facility is comprised of 50 bed

nursing unit and all the supporting ancillary facilities.

In 1964 Sherlock, Smith & Adams designed and prepared the plans including all phases of engineering for the Tyndall Field Composite Medical Facility for the U. S. Air Force. This facility is comprised of 80 bed nursing unit, 15 dental operating rooms, and a large Air Force out-patient clinic.

In 1965, Sherlock, Smith & Adams, in association with an Atlanta architectural firm, is in the process of preparing the plans for the Turner Field Composite Medical Facility for the U. S. Air Force. Sherlock, Smith & Adams is doing the design, the preliminary drawings, and all phases of engineering except the site work. This facility will be comprised of 55 bed nursing unit, 16 dental operating rooms, and a large Air Force out-patient clinic.

The foregoing projects are only highlights in our many years of experience in the design of medical facilities. The research data gathered and improved methods continually being developed on all projects are constantly being utilized to provide in each of our new buildings the best in medical care at the lowest possible cost.

PRINCIPALS AND STAFF

Members of this firm have been approved as Hospital Architects by the American Hospital Association, and have served several terms on the National Committee of the AHA which examines candidates for this approval.

Service has been performed for two terms on the American Institute of Architects Committee on Hospitals and public health and on the Joint Committee of the AHA and the American Psychiatric Association. in 1956 an Architectural Advisor on the American Psychiatric Association Mental Hospital Architectural Study Project was

furnished by us. In 1949 this organization planned and put on the Southern Conference on Hospital Planning, which was one of the first and, according to hospital planning authorities, by far the most comprehensive Hospital Planning Conference held to that date. A paper on Planning of Hospital In-patient Facilities prepared by the two principals and presented at the first International Hospital Seminar in Geneva, Switzerland in 1957 represents the basic philosophy of the firm in hospital planning; requests for copies have come from all parts of the world. In 1958 a member of this firm inspected and reported on twenty German Hospitals for the State Department which served as a basis for a program for the Medical University and 1200 Bed Teaching Hospital in West Berlin.

This firm has furnished featured writers, speakers, and judges on hospital planning. In 1954 a paper was presented on the use of new materials and equipment in planning hospitals for low maintenance cost at the Tri-States Hospital Association's annual meeting in Chicago, and a paper on the ten Mine Workers Hospitals at the American Institute of Architects National Convention in Boston. An article, "Ten Little Hospitals and What Their Architects Learned", appeared in the October 1954 issue of ARCHITECTURAL RECORD. In 1955 we furnished a chairman of the Screening Jury of Architectural Exhibits at the AHA National Convention at Atlantic City. In April 1956 a member of the faculty of the AHA National Hospital Engineering Institute and Workshop directed a session on "Problems of New Construction and Alterations." In 1957 one of five judges for a National $10,000 Architectural Competition sponsored by the National Committee on the Aging, in cooperation with MODERN HOSPITAL AND ARCHITECTURAL RECORD. Results of the competition were published by the F. W. Dodge Corporation in 1959 under the title "Planning Homes for the Aged."

OUTLINE OF EXPERIENCE--
HOSPITALS AND RELATED
MEDICAL FACILITIES

STAFF

The staff of Sherlock, Smith & Adams includes sixteen Registered Architects and Engineers (Structural, Mechanical, Electrical, Sanitary, and Civil) who for over 20 years past have continually planed major roles in the planning of medical facilities designed and constructed by this firm. All of these people, specialists in their respective fields, work as a planning team to create facilities embracing the most advanced medical and engineering technology.

RECOGNITION

Three of Sherlock, Smith & Adams' hospitals have received "Modern Hospital of the Month" Awards from MODERN HOSPITAL MAGAZINE. The Whitesburg Memorial Hospital, one of the United Mine Workers Project, won PROGRESSIVE ARCHITECTURE'S Design Award, Health Category in the 1953 Design Awards Program; and the Florida Alcoholic Rehabilitation Center at Avon Park received an Award Citation in the same category; in the 1954 competition. American Institute of Architects Design Awards have gone to two small Hill-Burton Hospitals.

Sherlock, Smith & Adams' hospitals and other medical buildings have been published by ARCHITECTURAL FORUM, ARCHITECTURAL RECORD ENGINEERING NEWS RECORD, HOSPITAL MANAGEMENT, HOSPITALS (Journal of the American Hospital Association), THE MODERN HOSPITAL, NEWSWEEK, PROGRESSIVE ARCHITECTURE, TIME AND U. S. NEWS AND WORLD REPORT, and have been featured on the covers of ENGINEERING NEWS RECORD and ARCHITECTURAL RECORD. One of the United Mine Workers Projects, Harlan Memorial Hospital, was featured in the 1953 issue of ARCHITECTURAL RECORD Building Types on surgical suites.

MEMO from

The Carolina Inn
CHAPEL HILL, N. C.

to: MV

file under

Community Health Facilities

OWNED AND OPERATED BY THE UNIVERSITY OF NORTH CAROLINA

Health Facilities Planning and Construction Service Rockville, Maryland 20852

Public Health Service • Health Services and Mental Health Administration

BETTER PATIENT CARE for all the people has been a major objective of the Hill-Burton program since its inception following the enactment of the Hospital Survey and Construction Act of 1946. Activities under the original legislation, sponsored by Senators Lister Hill of Alabama and Harold Burton of Ohio, and subsequent amendments have centered on:

- the award of grants for the construction of various types of health facilities needed in each State. (With the enactment of Public Law 91-296, Medical Facilities Construction and Modernization Amendments of 1970, the Program was broadened to include loan guarantees with interest subsidies for nonprofit hospitals and direct loans for public hospitals);
- the development of better planning methods to aid communities assess their overall needs and determine areas requiring greatest priority;
- the elevation of standards of design, construction, and operation of facilities through the provision of consultation services which includes the development of guide materials widely used not only in this country but by health facility planners around the world.

Eligible Facilities

The following types of public or other nonprofit health facilities for which a need is established are eligible for grants:

Hospitals

Outpatient facilities (including neighborhood health centers)

Public Health centers

Rehabilitation facilities

Facilities for long-term care (including extended care facilities)

State health laboratories

Types of Projects

Construction of new buildings or expansion of existing buildings

Alteration, major repair, remodeling, replacement, or renovation of existing buildings

Initial equipment for new, expanded, or modernized structures

Equipment-only projects which provide a new community service

Modernization of emergency rooms within hospitals (including provision of medical transporation facilities such as ambulances and helicopters)

How to Apply for a Grant

Consult your State agency concerning your community's needs for hospitals and other health facilities, the priorities for construction, and the eligibility of the proposed projects.

The State agency will:

1. Advise as to the possibility of the project receiving Hill-Burton assistance
2. Furnish application forms
3. Give instructions on completing and submitting the application
4. Explain the applicant's responsibilities which include:
   a. Raising the non-Federal share of the construction costs
   b. Employing an architect to prepare plans and specifications
   c. Submitting the application to the areawide planning agency and the State agency for review and comment
   d. Awarding construction contracts based on competitive bids and purchasing equipment in accordance with established procedures
5. Provide information regarding all State and Federal requirements.

Federal Share

Grants are awarded on a matching basis as determined by the State administering agency but may not exceed two-thirds of the total eligible costs *except* that participation up to 90 percent may be approved for

(1) projects located in poverty areas

(2) projects with potential for reducing health care costs through

(a) shared services among health facilities

(b) interfacility cooperation

(c) construction or modernization of freestanding outpatient facilities

When Applicant Gets Grant Payments

Payments of the Federal share of project costs are made on the basis of work completed as determined by inspections of the project by the State administering authority. The initial payment usually is made after 10 percent of the construction is completed. Additional payments are made as the project progresses.

Project Selection

Projects are selected by the State administering authority in accordance with the provisions of a State plan for hospital and other health facilities. This plan, developed by the State authority and approved by the Public Health Service, contains an inventory of existing hospital and other health facilities and shows the community's remaining need. Priority for Federal aid is determined on the basis of the relative need of the various areas of the State for additional facilities and services. Applications are submitted for comment to a Comprehensive Health Planning Agency (314b agency where one exists and if none exists to the 314a agency). Such comments are considered by the State Hill-Burton Agency and its State Advisory Council in recommending projects for approval. Projects recommended by the Hill-Burton State Advisory Council are transmitted to the Public Health Service Regional Office for review and approval.

Loan Guarantees with Interest Subsidies

Under the 1970 Hill-Burton legislation, loans to private nonprofit agencies may be guaranteed for the modernization or construction of needed health facilities. Loans arranged with private lenders for a term not to exceed 25 years may be guaranteed by the Federal Government with interest subsidies at a rate sufficient to reduce by 3 percent the net effective interest rate paid by private nonprofit facilities.

Eligible Private Nonprofit Facilities

Hospitals

Facilities for long-term care

Outpatient facilities (including neighborhood health centers)

Rehabilitation facilities

Loans to Public Agencies

Direct loans to public agencies to aid in the modernization or construction of needed health facilities may be made at an interest rate comparable to the rate paid by a nonprofit sponsor assisted by the program. The Department of Health, Education, and Welfare would guarantee the obligation, increase the rate of interest paid on it, and sell it to a private investor or to the Federal National Mortgage Association.

Eligible Public Facilities

Hospitals

Public health centers

Facilities for long-term care

Outpatient facilities (including neighborhood health centers)

Rehabilitation facilities

Maximum Loan

The maximum loan to be guaranteed – or if a grant is made to the same project the combined grant and loan – cannot exceed 90 percent of the cost of the project.

This maximum applies to both private nonprofit and public facilities loans.

Allotment of Funds to States

The amounts of loans to be guaranteed to private nonprofit agencies or loans to be made to public agencies would be alloted to the States on the basis of their relative financial need, relative population, and relative need for additional or modernized health facilities.

How to Apply

Consult your State agency for application forms and instructions for filing. That agency will provide information regarding all State and Federal requirements relating to the loan guarantees for private nonprofit health facilities or direct loans to public health facilities.

STATE AGENCIES Administering the Hospital and Medical Facilities Survey and Construction Program

Alabama	Department of Public Health, Montgomery
Alaska	Department of Health and Welfare, Juneau
Arizona	State Department of Health, Phoenix
Arkansas	State Board of Health, Little Rock
California	State Department of Public Health, Sacramento
Colorado	State Department of Public Health, Denver
Connecticut	State Department of Health, Hartford
Delaware	State Board of Health, Dover
Dist. of Columbia	D.C. Department of Public Health, Washington, D.C.
Florida	State of Florida Department of Health and Rehabilitative Services, Tallahassee
Georgia	State Department of Public Health, Atlanta
Guam	Department of Public Health and Social Services, Agana
Hawaii	Hawaii Department of Health, Honolulu
Idaho	Idaho Department of Health, Boise
Illinois	Illinois Department of Public Health, Springfield
Indiana	State Board of Health, Indianapolis
Iowa	State Department of Health, Des Moines
Kansas	State Department of Health, Topeka
Kentucky	State Department of Health, Frankfort
Louisiana	State Department of Hospitals, Baton Rouge
Maine	Maine Department of Health and Welfare, Augusta
Maryland	State Department of Health and Mental Hygiene, Baltimore
Massachusetts	Massachusetts Department of Public Health, Boston
Michigan	Michigan Department of Public Health, Lansing
Minnesota	Minnesota Department of Health, Minneapolis
Mississippi	Mississippi Commission on Hospital Care, Jackson
Missouri	Missouri Department of Public Health and Welfare, Jefferson City
Montana	State Department of Health, Helena
Nebraska	Nebraska Department of Health, Lincoln
Nevada	State Department of Health, Welfare, and Rehabilitation, Carson City
New Hampshire	New Hampshire Department of Health and Welfare, Concord
New Jersey	State Department of Institutions and Agencies, Trenton
New Mexico	Health and Social Services Department, Santa Fe
New York	State Department of Health, Albany
North Carolina	North Carolina Medical Care Commission, Raleigh
North Dakota	State Department of Health, Bismarck
Ohio	Ohio Department of Health, Columbus
Oklahoma	State Department of Health, Oklahoma City
Oregon	State Board of Health, Portland
Pennsylvania	State Department of Public Welfare, Harrisburg
Puerto Rico	Puerto Rico Department of Health, San Juan
Rhode Island	Rhode Island Department of Health, Providence
South Carolina	State Board of Health, Columbia
South Dakota	State Department of Health, Pierre
Tennessee	State Department of Public Health, Nashville
Texas	State Department of Health, Austin
Utah	Utah Department of Health and Welfare, Salt Lake City
Vermont	Vermont Department of Health, Burlington
Virgin Islands	Virgin Islands Department of Health, St. Thomas
Virginia	State Department of Health, Richmond
Washington	Department of Social and Health Services, Olympia
West Virginia	State Department of Health, Charleston
Wisconsin	Department of Health and Social Services, Madison
Wyoming	Department of Health and Social Services, Cheyenne

DEPARTMENT OF
HEALTH, EDUCATION, AND WELFARE
PUBLIC HEALTH SERVICE
HEALTH SERVICES AND MENTAL HEALTH ADMINISTRATION
HEALTH FACILITIES PLANNING AND CONSTRUCTION SERVICE
ROCKVILLE, MARYLAND 20852

OFFICIAL BUSINESS

POSTAGE AND FEES PAID
U.S. DEPARTMENT OF H.E.W.

M. G. Smith HSM15-2
38 Peachtree Circle N.E.
Atlanta, Ga. 30309

Public Health Service Publication No. 403 (Revised 1970)

For sale by the Superintendent of Documents, U. S. Government Printing Office
Washington, D.C. 20402 - Price 10 cents

DISCRIMINATION PROHIBITED—Title VI of the Civil Rights Act of 1964 states: "No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance." Therefore, the Hospital and Medical Facilities (Hill Burton) program, like every program or activity receiving financial assistance from the Department of Health, Education, and Welfare, must be operated in compliance with this law.

DEMOGRAPHIC AND SOCIAL CONSIDERATIONS FOR U.S. RURAL ECONOMIC POLICY

Calvin L. Beale, Leader, Population Studies Groups, Economic Development Division, Economic Research Service U.S.D.A.

Background Paper No. 7

National Rural Housing Conference
June 9-12, 1969

Reproduced for the National Rural Housing Conference with permission of the author.

Demographic and Social Considerations for
U.S. Rural Economic Policy

If a demographer has anything worth saying, he welcomes the chance to expose others to the approach of his field and the implications of his insights. But this joy is tempered when he is asked to do so in years ending in 8, or even 7 or 6. For, although his wisdom may abound in the early years of a decade, much of it has become commonplace or clouded with uncertainty near the end of the decennial period. This is particularly true when the subject considered is the rural population, for, as officially defined, it can only be measured in a full census and cannot be acceptably approximated in intercensal sample surveys. However, if an opportunity for such a presentation does not come in a year ending in 2 or 3 or 4, one does the best one can in a year ending in 8.

There are some facets of the rural demographic picture that it is unnecessary to demonstrate. Everyone knows that with the decline in farm employment the farm population is a smaller proportion of the total population than formerly. And, for that matter, it is now reasonably common knowledge that the majority of rural people no longer live on farms or work directly in farming. Each of these facts has clearly affected the thinking of policy makers, in the last decade particularly. There are other demographic conditions, however, that are not as clear cut or as well understood either in their trends or their implications. I should like to focus on several such features that I regard as s significant and in need of explication.

One recurring problem in furnishing information about rural areas is the inevitable and understandable desire of policy makers to have generalizations and brevity. Yet, in the case of rural areas, national generalizations can often be misleading and potentially harmful.. If there is one point about American rural demography that needs emphasis, it is that there are widely divergent demographic conditions in the rural population associated with

different geographic regions and ethno-cultural groups. This is true of population growth trends, migration patterns, fertility, age structure, and changes in small towns.

Fertility -- The discussion can begin with fertility, for the typically higher rural than urban fertility has always been a factor underlying the age structure of the rural population and fostering out-migration. In 1960 the cumulative fertility of women nearing the end of the childbearing period (35-44 years) was about 28 percent higher in rural areas than in urban.[1/] The potential for population increase was at least 250 percent greater per generation among rural women than urban, however, for only that proportion of childbearing above generational replacement needs goes to increase the population. Rural women averaged about 950 to 1,000 children per 1,000 women above replacement needs, whereas urban women averaged only 250 to 300 per 1,000 aboverthe replacement requirement.[2/] Thus, although urban women 35 to 44 years numbered more than 70 percent of all U.S. women of that age, they contributed little more than 40 percent of the childbearing involved in growth of the national population.

More important to our discussion is the fact that there is more variation in fertility among rural people than urban. Particularly, there are many more areas and population groups of high fertility among rural people. Figure 1 illustrates the distribution of high fertility populations in the United States. Four or more children ever born per ever married woman aged 35 to 44 years (in 1960) is the index of high fertility used. Under current mortality rates, populations of this fertility double themselves -- or more -- in a generation, a period of about 25 to 27 years. It is immediately noticeable from the map that metropolitan counties are conspicuously absent (there are only two, of Mexican-American population), nor is there any meaningful representation from the entire Northeast, the Lower Great Lakes Region, the Corn Belt, the southern Wheat Belt, and the Pacific States. These areas simply do not have abnormally high growth potential from either their rural of urban populations.

In almost all cases the high fertility level is associated with a comparatively distinctive ethnic or subcultural population. With the exception of metropolitan areas, most of the entire span of the Southern Coastal Plain is represented for the Negro population, from Southern Maryland to East Texas. The high average Negro fertility in this region is the product of the rural population; southern urban Negro women average only 3 children per woman. Although 4 or more children per woman has been used as the measure of high fertility, the Negro rural population averaged better than 4.5 children per woman. Furthermore, Negro rural fertility increased during the 1950's. In only one of the counties of high Negro fertility did the white women average 4 or more children.

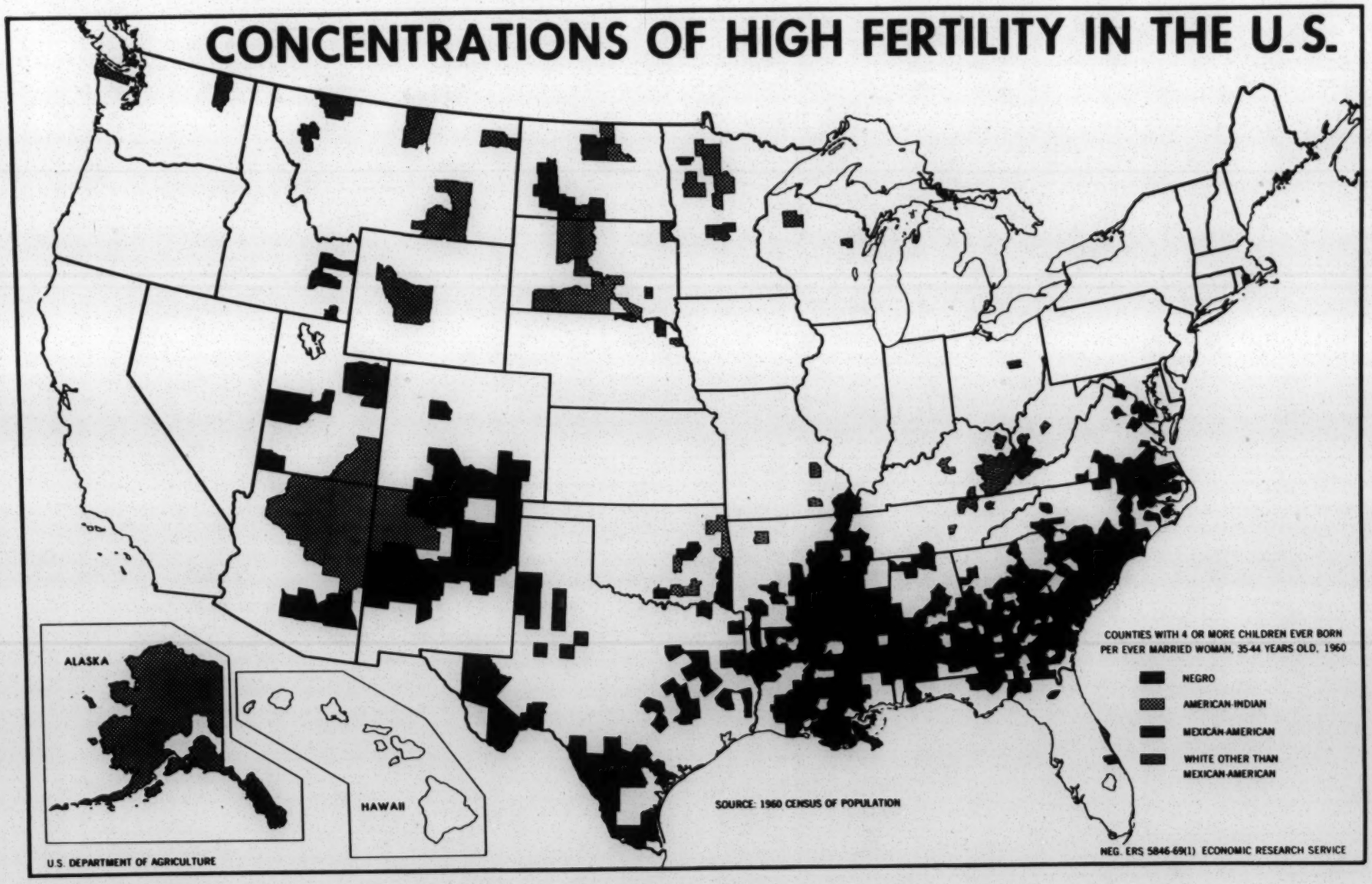
In the Southwest are sizeable areas in which the Mexican-American population has high average fertility and accounts for a significant fraction of the entire population. The average level of rural Mexican-American childbearing is nearly 5 children per woman.

Other areas on the map are those in which the white population -- other than Mexican-American in the Southwest -- averages 4 or more children per woman. There are no large concentrations of such areas. The most populous is the Coal Fields Area in the heart of the Southern Appalachians. Similar in character to one another but not always contiguous, are small predominantly Mormon areas of Utah and Idaho, and a scattering of counties in the Northern Plains that are usually of German Catholic population.

In addition, there are areas in which American Indians or Alaskan natives comprise 10 or more percent of the population and have high fertility. Alaska and the Four Corners area of the Southwest are the most important concentrations. The average is fully 5 children per woman.

This map, then, identifies the groups together with their locations, whose fertility is exceptionally high by modern standards, leading to high continued potential growth. They are, preponderantly,rural, and with the exception of the Mormon and German Catholic groups, are characterized by widespread poverty, low educational attainment, and high social visibility. With the same exceptions,

CONCENTRATIONS OF HIGH FERTILITY IN THE U.S.



AD 804 5

they are the very groups whose urban migration gives most concern to cities (indeed, they may be the only groups whose migration troubles urban interests). They comprised the four rural elements who were represented in the Poor Peoples Campaign to Washington in 1968. Judging from the limited attitudinal data available, many of the families in these groups are bearing more children than they want, even though their desired family size is higher than the national average.

At the other extreme are rural areas of low fertility. Low fertility in this Nation since the recovery of the war and post-war years rarely means low to the point of being insufficient for generational replacement. Rather it is fertility sufficient to increase each generation by a modest increment, say by no more than 25 percent, or less than 1 percent annually. An average of 2,700 children per 1000 ever married women 35 to 44 years old will do this under conditions of low child mortality and high incidence of marriage. Figure 2 shows the nonmetropolitan counties of the United States in which fertility was less than 2,700 children per 1,000 women in 1960. Because many metropolitan counties have low fertility, the map has been restricted to nonmetropolitan counties in order to focus on the occurrence of such fertility levels in essentially rural areas. In addition, the map shows those counties in which the white population has less than 2,700 children per 1,000 women even though the overall county average was higher.

The geographic pattern of low fertility is not very blockish, but shows strong representation in the nonmetropolitan parts of the Northeast, central and southern parts of the Corn Belt, the lower Ohio Valley, and the Far West. Unlike the areas of high fertility, it is difficult to characterize the low fertility areas culturally. They are primarily Protestant, other than Lutheran, and include a fair number of future metropolitan counties. Agriculturally they largely exclude the farm areas that were last to be settled or that were not primarily settled by people of Colonial stock.

In the South, there is a sizeable group of counties in the North Carolina-Virginia Peanut Belt and some adjoining tobacco coun counties in which the white number of children ever born per woman is low. I have no suggestion as to why. There is also considerable representation of low white fertility areas in the industrialized Southern Piedmont, the Alabama-Mississippi Black Prairie and in the old cotton areasof East Texas. Central Florida is a zone of low total and white fertility.

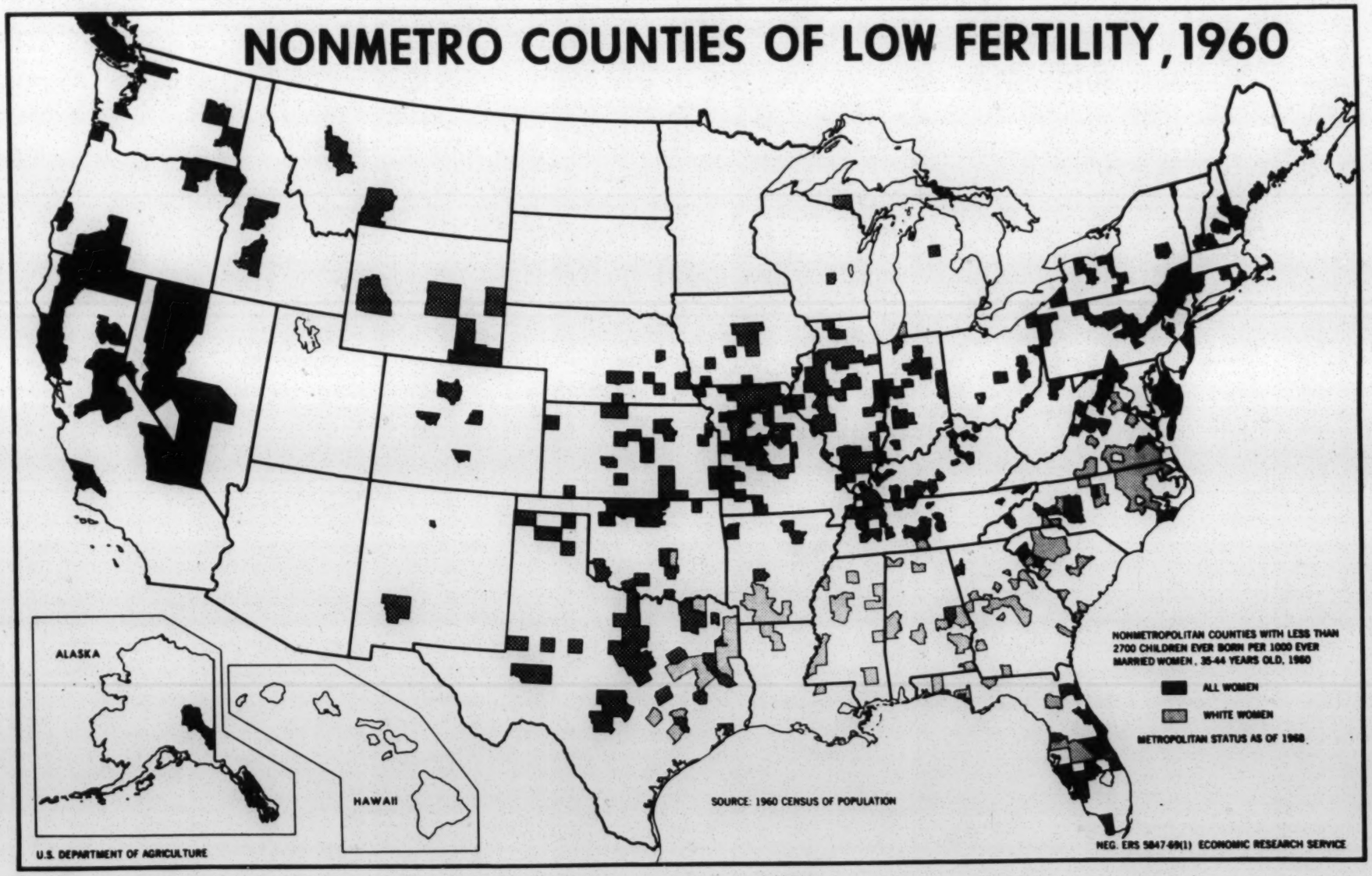
Although the background of the pattern of low fertility in the areas shown is obscure, the economic significance for each of the areas is that they are under only minimal pressure from the force of childbearing (or, in the South, from white childbearing) for expansion of facilities, services, and employment.

The remaining predominantly rural areas of the country have intermediate cohort levels of fertility that provide substantial population growth or migration potential, but not to the point of resembling conditions in underdeveloped nations.

Migration -- On the subject of migration, I should like to discuss three matters -- the effects of migration on age structure, the pattern of migration from rural areas since 1960, and a current misunderstanding of the relation of gross migration to net migration.

In rural areas, net migration is commonly the major component of population change. It is also a major determinant of age structure. Out-migration of youth, in particular, has been very high since the Depression. From 1950 to 1960, the rural and predominantly rural counties of the United States that had net outmigration lost 40 percent of their youth who reached 20 years of age during that decade.[3/] In some areas such as the Southern Coal Fields the loss reached 50 percent, and in the poorest southern counties exceeded 60 percent for Negroes of this age. Such rates of outmovement among the young serve to raise the average age of the remaining population and the proportion of older people, unless offset by high fertility among persons remaining and by comparatively

NONMETRO COUNTIES OF LOW FERTILITY, 1960



AD - 6043

rapid outmovement of middle-aged people. Because some rural areas of high outmigration had high fertility and others had relatively low fertility, and because the patterns of middle-aged migration varied by area for a given level of youth outmigration, the overall effect of outmigration on age structure has been quite variable. The popular conception that rural areas were left with hardly anyone except older people after the major exodus from farming and coal mining is all too well approximated in some areas, but is quite erroneous for others. Let me illustrate.

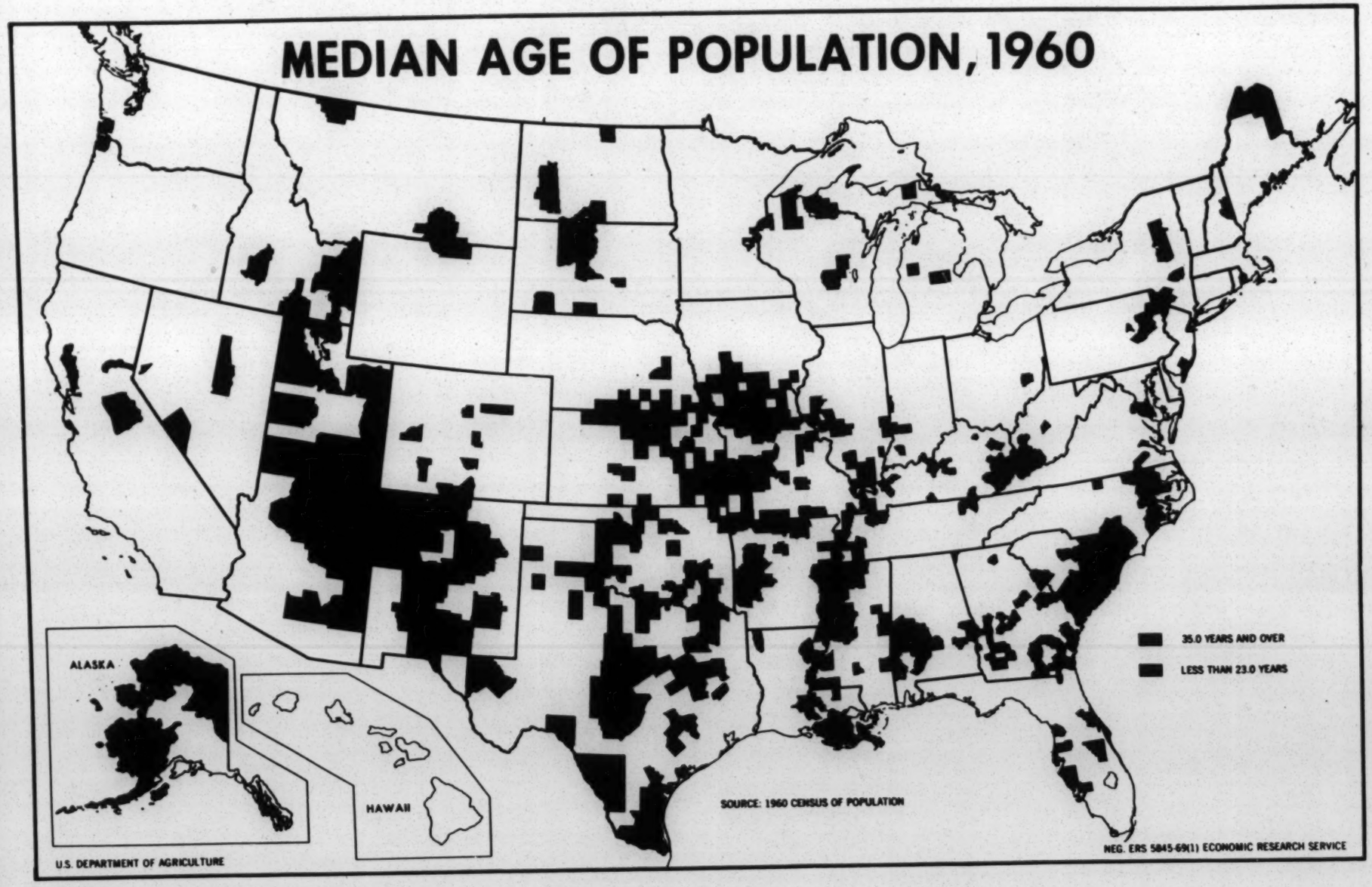
In the Southern Appalachian Coal Fields the net outmigration rate of youth 20 to 24 years old in 1960 was one third higher than that of white youth in all Southern rural counties of net outmigration, but the Appalachian rate among persons in their 50's was double that of all Southern white persons of the same age. (See Table 1.) The same differences were evident between whites and nonwhites in rural Southern outmigration counties. For persons aged 20 to 24 in 1960 the outmigration rate during the prior decade for nonwhites was just 20 percent higher than that of whites, but for age 50-54 the nonwhite rate was double that of whites. These age comparisons would be even more extreme if the Southern nonwhite and Coal Fields patterns were compared with Midwestern rural rates.

Bearing in mind this point and the previous fertility discussion, note the wide variations in median age of the population in 1960 in the next map (Figure 3). Counties are shown in which the population had a median age of 35.0 years or older in 1960, or a median age of less than 23.0 years. Practically all of the counties in both groups are nonmetropolitan. Few of them are even of a submetropolitan character. In other words, the occurrence of extreme age distributions -- young or old -- in this country is almost entirely a phenomenon of rural and small town areas.

From the Southern Corn Belt extending southward to the Hill Country of Central Texas is a roughly triangular-shaped area of about 300,000 square miles in which the majority of all nonmetro-

politan counties, including several large contiguous blocks, have a median age above 35.0. The proportion of elderly people is anywhere from 2/3 to 100 percent higher than the national average. Young adults and young children are comparatively few in number. This is the end result of proplonged age-selective outmigration on a population of low to moderate fertility, here and there abetted by inmovement of older people for retirement while outmovement of the young continues. Elsewhere there are only minor groupings of highage counties -- in the Pennsylvania Anthracite area, in relict metal mining counties of the West, in parts of the Upper Great Lakes Cutover area, and in Central Florida. In the latter area it results from inmigration of older people rather than outmovement of the young.

In strong contrast are the counties where average age was less than 23.0 years in 1960. Some of these areas are well known for high outmigration and as a result are misconceived as being of high average age. They include the heart of the Southern Coal Fields, much of the tobacco and cotton coastal plain of the Carolinas, and most of the Black Belt and the Mississippi Delta -- in short the worst poverty areas of the South. High fertility and the unusual age structure of migration described earlier, have shaped this pattern.[4/] Except for the appalachian group, most of these Southern areas have a median age below 23.0 years only because of the low average age of the Negro population. Indeed the Negro medians are usually in the upper teens. West of the Mississippi is an area stretching from the Lower Rio Grande Valley to southeastern Idaho where the average age is low. Three different cultural groups are involved -- the Mexican-Americans along the length of the Rio Grande, Indians in the Four Corners area, and the familistic but prosperous Mormon population of Utah and Idaho. Finally, the large but thinly settled Indian and Eskimo areas of Alaska are exceptionally low in average age, as are some Indian and Catholic counties of the Northern Plains.


MEDIAN AGE OF POPULATION, 1960
35.0 YEARS AND OVER
LESS THAN 23.0 YEARS
ALASKA
HAWAII
SOURCE: 1960 CENSUS OF POPULATION
U.S. DEPARTMENT OF AGRICULTURE
NEG. ERS 5845-69(1) ECONOMIC RESEARCH SERVICE

AD - 404 5

The economic development problems of the rural areas of very low or high average age would certainly seem to differ in important respects. The young-age areas with a high demographic growth potential require much higher rates of job growth if an objective of their development is the reduction of the necessity of migration. With the exception of the Mormon areas, they are short of skilled and educated people but have a heavy supply of new workers. The high-age areas, on the other hand, with their small families and crushed age structure, are comparatively short of labor force, both presently and potentially. Except for the Southeastern margin of the high-age area the educational level is good, but any significant development of job opportunities would almost certainly require the importation of workers. And each succeeding high school class in these areas is typically smaller than the previous one because of the steadily reduced number of births over the last two decades.

As a footnote on the areas of high average age, it should be realized that most of them either are now having more deaths than births, because of the distorted age structure, or are approaching such a condition. Thus, the population has come to decline from natural decrease as well as from outmigration and the counties have a new stigma to overcome in promoting economic activity. There were over 300 natural decrease counties in 1966 and the number could rise to 600 by 1970. Nationally, an increase in births is expected by 1970 or thereafter because of growing numbers of young couples, but the high-age rural areas will not be getting more such couples unless they can retain a far higher percentage of their young people at home than they are now doing.

In the future, it is probable that there will be more rural counties of high average age, and in some areas where they were not found in 1960. For example, from 1960 to 1966 births in non-metropolitan areas of the Dakotas, Montana, and Minnesota dropped by about 28 percent, creating very rapid undercutting of the age structure in a heretofore rather young population of moderately high fertility.

Population and migration trends, 1960 to 1966.--Because the Bureau of the Census has now made population estimates for all counties for 1966, we have some means of evaluating change in the population of rural areas since 1960.[5/] Estimating population for local areas is a less than perfect science, but the general patterns should be valid.

In general, the evidence indicates that completely or primarily rural counties retained their potential population growth much better from 1960 to 1966 than they did in the 1950's. In the 50's the rural counties gained 3.3 million in population while also losing a net of 4.6 million migrants.[6/] But from 1960 to 1966, they gained 2.8 million, while their outmigration was reduced to about 550,000, or only a fifth of the annual average loss of the 1950's. Because of lower natural increase, the growth potential of rural areas was less in the 60's, but the areas retained the equivalent of a much higher proportion of their growth potential than formerly. Whereas in the 50's rural counties in the country as a whole had about 150 outmigrants for every gain of 100 in population, since 1960 they have had only about 20 net outmigrants per 100 gain in population. This improvement has been especially noticeable in the entirely rural counties and those with less than 30 percent urban population. All of the growth of population in rural areas in the 1950's was limited to the class of counties that were 30 to 50 percent urban, but this has not been so since 1960.

The most dramatic regional shift has come in the East South Central States. These four States, embracing both Appalachian heartland areas and Deep South Delta and Black Belt areas, exported a net of 1.5 million migrants from their rural areas in the 1950's but only 164,000 from 1960 to 1966. This is an appropriate place to make clear the point that despite the rise of public concern over rural-to-urban migration from the South in the mid-1960's, the force of the trend had been greatly reduced by the time public awareness developed.

The division that has done least well since 1960 in retaining population in rural areas is the West North Central States. These States contributed more rural net migration to other areas than any other part of the country in the 1960 to 1966 period -- some 300,000 persons. By contrast, in the 1950's each of the three census divisions of the South had more rural outmigrants than did the West North Central Division. Even so the outflow from the West North Central States is reduced both in number and rate compared with the 50's.

To illustrate recent regional differences in population change more readily, a map has been prepared that divides the counties of the Nation into three groups: (1) those that have grown in population from net inmigration, as well as from such excess of births over deaths as they may have, (2) those that increased in population but had some net outmigration to other areas, and (3) counties that declined in total population. (Figure 4.)

The growth rates of the counties having inmigration vary considerably, but given the close association of economic and population development, most of these areas can be said to have generated more employment in recent years than the local labor force could handle. Much of the Atlantic Metropolitan Belt is evident in this respect, and there are many growth counties in the Southern Piedmont and the Middle Tennessee Valley. West of the Mississippi there are a surprising number of inmigrant counties in eastern Oklahoma and northern and western Arkansas, where very heavy loss of population was the norm in the 1950's. Some of the growth here is connected with retirement and recreation developments, and some with the very real progress in industrial employment that has come to this part of the country. But the indicated population turnabout is so dramatic that I find some people familiar with the area skeptical of the level of growth indicated. In Kansas and Missouri, the actual growth level of inmigrant counties has often been small because of the negligible amount of natural increase of

population available. The broadest areas of inmigration are found in the Far West, usually in a continuation of past patterns. Inmigration areas are a broad mixture of metropolitan and nonmetropolitan territory, but with the extended influence of many metropolitan regions evident on the map, such as Atlanta, Houston, Dallas, or Minneapolis-St. Paul.

In marked contrast to the inmigrant counties are those that have declined in population since 1960. There are about 1,100 of them, or more than a third of all counties, but this is an improvement over the 1950's when 1,500 counties decreased. Immediately evident is the heavy concentration of these counties in the center of the country. In the east, the broad core of the Appalachians is still visible as a declining region, and there are many losing counties yet in the Southern Coastal Plain, where there is insufficient industry to absorb continued losses from agriculture. But these areas are small in comparison with the vast region extending from the Rio Grande at about Del Rio, Texas, northeastward to the Upper Peninsula of Michigan, west along the Canadian Border to central Washington, and then southeastward to Rio Grande again. In this territory, involving a third of the land surface of the country, the great majority of nonmetropolitan counties, are still in a state of population decline. These declines are typically occurring on community structures that are already affected by past outmigration, and on local population bases and governmental units that are already small both in total size and in density. The population losses in this huge area are generally understandable, given such features as the continental climate, the increasingly extensive nature of much of the agriculture, the predominant lack of timber resources, the dearth of sizeable population centers and markers, and the lack of navigable water. But, how long can further population decline continue without impairing the ability of the region to conduct the productive agriculture that characterizes most of it?

Intermediate between the declining and the inmigrant counties are many that have had net outmigration, but have still achieved some population growth. Many of these have previously declined in population and their present status is one of improvement. Some are former inmigrant areas that have lost part of their past growth impetus, while others have consistently been areas of both modest growth and moderate outmovement.

The general national picture that emerges since 1960, is a marked reduction of population loss---and even resumption of population gain---in many areas that have large numbers of the rural poor. This is not a backing up of population, stemming from lack of opportunity elsewhere, for it has occurred during a period of high national employment. The areas now having the greatest difficulty in retaining population are the vast open lands of the midcontinent, plus the mountainous Rockies. Here the mass of the rural population is work oriented, reasonably well educated and housed, and unsaddled with an ethnic minority status, but economic and other attractions are apparently inadequate for population retention in nonmetropolitan areas.

The relation of gross migration to net migration.--The migration figures discussed have all related to net migration. They do not tell the whole story, but so often we have nothing more to work with. In recent years two studies commenting on data on gross in and out migration have led to a conclusion regarding the pattern of outmovement from economically distressed areas that has been influential -- at least in Washington -- in shaping attitudes toward the likely impact of economic development on gross outmigration. I am referring to independent studies by Ira Lowry and by John Lansing and Eva Mueller [5,3]. They noticed that gross outmigration rates from areas of substantial net outmigration were no higher than those of areas that had net inmigration. Rather, differences in net migration for depressed areas and growing areas seemed to be due solely to variations of the rate of gross inmovement. Acceptance of this broad generalization engenders a rather fatalistic attitude toward the potential for intelligently affect-

ing outmigration. It makes gross outmigration appear to be so powerful and immutable a force that it flows without respect to economic or social conditions, and cannot be modified by programs aimed at economic development.

Recently I have investigated the patterns of gross in and out migration in a more detailed manner than was germane to the larger work purposes of the Lowry study or than was possible from the small Lansing and Mueller sample. Gross in and out migration rates and net migration rates were computed for all of the 500-plus State economic areas for the period 1955 to 1960.[7/] The areas were grouped by their net migration rates. Then mean gross migration rates were computed for each group. Two major points emerge from this work that add to our knowledge of the relationship between gross and net migration and that greatly modify the overly simplified concept of the relationships inferred from Lowry and Lansing and Mueller.

1. Gross outmigration rates <u>are</u> related to the level of net migration. True, they do not vary as widely as do gross inmigration rates, but they are neither uniform nor randomly distributed. The curve of gross outmigration plotted on net migration is a U-shaped curve, gross outmigration being highest in areas of heavy net outmigration and in areas of heavy net inmigration. They are low in areas of negligible net movement -- in or out. Furthermore, the frequent equality of the gross outmigration rates of prosperous areas of net inmovement with those of depressed areas of net outmovement is not associated with the same factors, conditions, or motivations, and should not be equated in meaning.

For example, the gross outmigration rate from the San Francisco Bay area, a huge diverse prosperous area that is so often touted as one of our most uniquely attractive, was nearly the same as that from the Black Belt of Alabama, one of our more classic areas of rural poverty and racial discrimination. Would anyone maintain that people are compelled to leave the San Francisco area for economic reasons except in the rarest of cases, given the very wide range of occupations

and industries and the high wage scale, in contrast to the narrow industrial mix and lack of net employment growth in the Black Belt? Is it logical to equate in their significance for national policy the surface similarity of gross outmigration rates from the two areas? I think not. Many other prosperous areas of substantial gross outmovement prove on inspection to be military or college centers with large temporary populations and resultant high turnover.

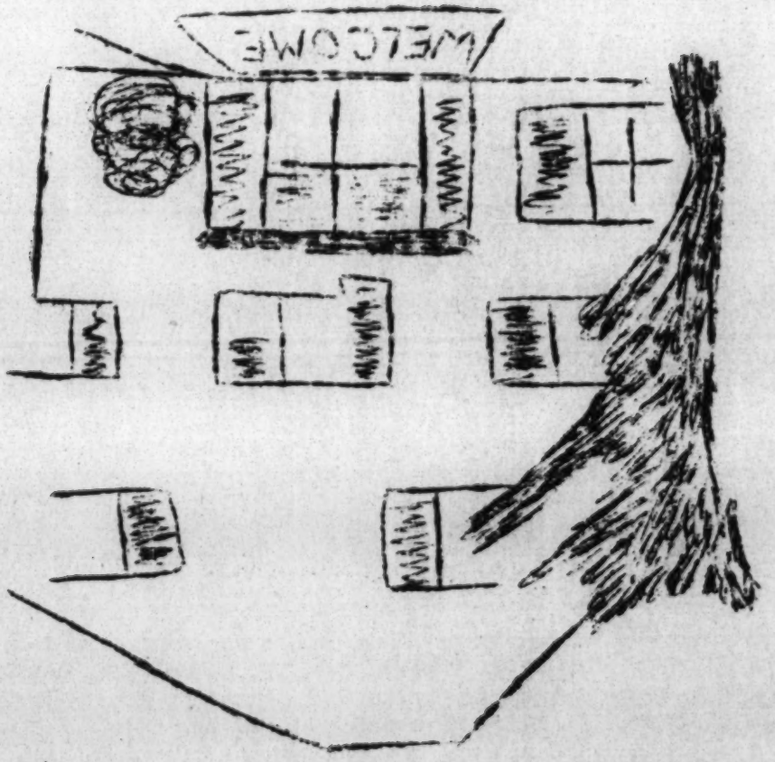
2. The second point is that variation in gross outmigration is the major component of variation in net migration among areas that have had moderate to heavy net outmovement. This has not been previously understood. Of the difference between 1955-60 net migration rates for areas of moderate net outmovement and areas of heavy net o outmovement, about 3/4 was caused by greater gross outmovement from the high net outmigration areas and only 1/4 stemmed from lower gross inmovement to such areas. Thus gross outmigration is not as lacking in response to depressed economic conditions as we have been led to believe. And the corollary of this would seem to be that increased economic opportunity in areas of need would seem to be that increased economic opportunity in areas of need would reduce gross outmovement stemming from lack of basic employment activity.[8/] Changes in gross inmigration only comprise the principal determinant of net migration levels in areas of net inmovement or of low net outmovement -- areas that those concerned with rural economic development policy are not especially worried about.

Population change in small towns -- Another facet of change in non-metropolitan areas of the country around which there have been conflicting claims and beliefs is the trend of small towns. The fact that the term "small town" has no standard meaning is part of the confusion, for one person may think of places of only a few hundred people when he depicts small towns, while his listener may have a mental view of a place of several thousand population as the typical small town. These distinctions are vital, for the various size classes of small towns have typically fared rather differently in

CHARLOTTE FAIR HOUSING

Something to think about!

"No, I can't show you the house. We don't sell to Negroes."



"Why don't you stay with your own kind? You'll be happier."

"You'd better sell before the bottom drops out. If you need any help call ..."

"That's an integrated neighborhood. You don't want to live there."

"All mankind, created equal is one noble human race"
Heinrick Heine

WE ALL PAY THE COST

Discrimination in housing is a fact of life with which members of minority groups must reckon in practically every municipality of the United States. It is most often directed against Negroes, although other minority groups, Puerto Ricans, Jews, Mexican-Americans, etc., are also victims. Though many people experience feelings of guilt about such practices few realize fully the cost each bears in this form of segregation.

A segregated environment makes it almost impossible for human beings to relate to each other as individuals. Children brought up in a segregated environment or false integration (bused students) tend to become one sided in their outlook or question the morals of a society that produced such a situation. Social problems result which are a burden to everyone.

Low quality housing is a major disadvantage borne by members of minority groups.

(1) Negroes are allowed to buy only the older homes from which whites have moved.
(2) "Slum landlords" convert houses to accommodate more people than the number for which they were designed producing overcrowding and dilapidation.
(3) "Absentee landlords" with no stake in the community and motivated only by desire for profit many times will not improve or keep-up their tenents' living conditions.

Minority groups pay as much or more rent than whites do for better homes in more desirable neighborhoods. The older homes which Negroes are allowed to buy often are considered financial risks by lending agencies, thus requiring larger down payments and shorter term loans

Housing segration results in segregated schools, churches and recreational facilities. It limits economic opportunity for millions of Negroes and other minorities. Apathy results from such conditions producing a loss of actual and potential human resources, a loss for the whole community.

Deterioriated conditions under which many minorities live and lower employmemt opportunities bring added burdens on taxpayers for more social services such as welfare aid, medical services and for the kind of fire and police protection given to more favored neighborhoods.

An intangible cost to any community where housing discrimination is a practice is seen in the tensions and fears felt by the majority when a minority family moves into a previously all-white neighborhood. Such fears also stem from false assumptions often held about the conditions or situations that entry of Negroes would create.

Outburst of Fear. 1939.
Klee Stiftung, Berne.

THE MYTHS OF INTEGRATED HOUSING

WHAT DO YOU BELIEVE ?

MYTH 1: Property values go down when Negroes move into an all-white neighborhood.

FACTS: This myth has been scientifically answered by the Commissic on Race and Housing chaired by the president of the largest mutual savings bank in the United States and composed of such prominent members as the president of the Philadelphia Savings Fund Society and Henry Luce. Twenty-six studies were made.

On the question of what is the eff of Negro entry into the suburbs upon property values 5,000 propert transfers were studied. They foun that in 44% of the cases values rose, in 41% they remained esser tially the same and in 15% declined. Furthermore, the declines were small, only 9% at most, whereas the increases were up to 26%.

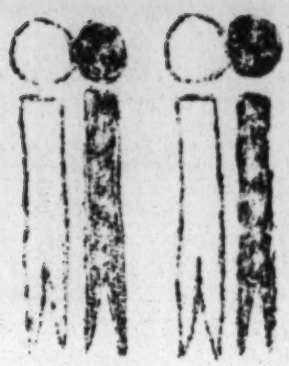
To explain the decreases, which occur largely in run-down neighborhoods adjoining non-white gettos, the "Review of the Society of Residential Appraisers" concludes:

> It is the mass exodus that temporarily gluts the market with offerings that depress prices...not the influx of the minority groups. After the first hysterical selling phase passes prices become stabilized and then gradually increase under pressure of Negro bidding.

MYTH 2: If one Negro or Puerto Rican moves into a neighborhood a multitude will follow.

FACTS: If residents behave normally and "stay-put", the neighborhood will not change radically. It is unfortunately true, however, that many real estate men, because of the higher prices they can get by selling to Negroes, often try to urge whites to move and will then only sell to Negro families. When residents do not panic, they won't loose money. When real estate companies adher to the law and sell property on an open basis both before and after a minority family moves in, the community will remain stable.

The chances of Negroes invading suburban areas "en masse" is highly unlikely. There are relatively few Negroes-even affluent Negroes-who are ready today to move into a strange, sometimes hostile white community and expose their children to such an environment. The fear, therefore, that vast members of Negroes will invade any given white community ignores completely the reluctance of people to leave the security of their "own group" and face hostile strangers.



MYTH 3: Negroes do not maintain their propert

FACTS: An examination of interracial housing developments and neighborhoods proves that Negroes maintain their property as well or better than their white neighbors. They, too, have a property interest in their homes and a civic interest in their neighborhoods. It is wrong to blame the Negro for the filth and poor conditions of slum areas where he is forced to live. These conditions are not caused by Negro occupancy. In the past, Negroes have moved into an area after it is run down. The Smallwood area near Johnson C. Smith is an area where Negro families own their own homes. This area has improved since Negro families moved in.

When you find a messy neighborhood, you usually find a neighborhood where most houses are rented. Negro or white, as human beings, we do not take care of property we rent as well as we would if we owned that property.

One of the practices used by blockbusters is to buy a house and then rent it to more than one family, or if zoning permits, divides the house into apartments, resulting in overcrowding and getting more old residents to sell their homes.

MYTH 4: Negroes do not keep up their mortgage payments.

FACTS: Earl B. Schwulst, president of the world's largest savings bank, the National Association of Real Estate Boards, Albert M. Cole, U.S. Housing and Home Agency administrator, and recent studies do not agree with this assumption. They indicate that Negroes are good mortgage risks and there is no evidence of any difference in delinquency records between white and Negro loans.

MYTH 5: The Social Prestige of my neighborhood will be lost if Negroes live there.

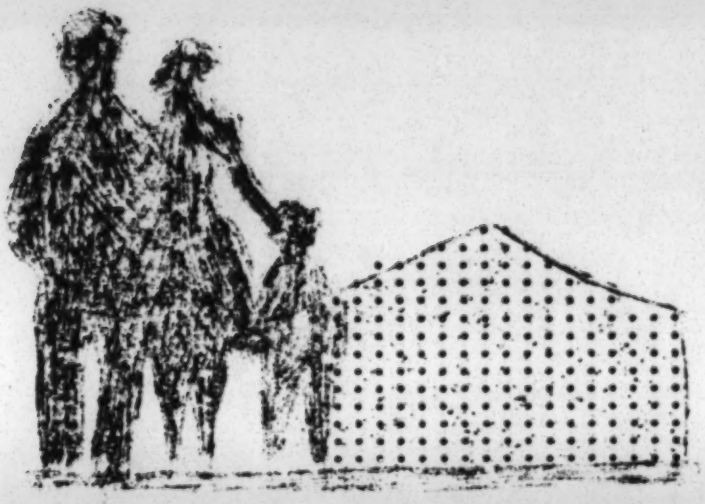
FACTS: A neighborhood gains prestige from its appearance, from the stature of those who live in it, from the quality of its community life--not the color of its inhabitants' skin.

MYTH 6: There will be lower educational standards if my child's school is integrated.

FACTS: The children of Negro families able to afford suburban homes have the same aspirations and motivations as white children. They do not suffer from the limited educational horizons of children from economically depressed areas.

In such areas, however, a genuine integration program can reduce any gap between classes, improved facilities, more experienced teachers, better remedial work and more extensive guidance and motivation resources. Thus conceived, a real integration for ALL the children.

PAGE PARTIALLY ILLEGIBLE



MYTH 7: Crime and delinquency will increase in an integrated neighborhood.

FACTS: There can be no question but that slum conditions go hanh in hand with crime and delinquency. The way to protect a community from these social disease is to rigidly enforce housing, health, sanitary and police regulations so that every part of the city is conductive to decent living

MYTH 8: Intermarriage will increase in integrated schools and neighborhoods.

FACTS: Statistics show that in parts of the U.S. where there has been no segregation intermarriage is a rare thing. For most persons, similarity of social and religious backgrounds is the determining factor in the choice of a mate. It is unrealistic to conclude that closer association in school and neighborhood of itself provide the similarity of background conductive to intermarriage.

PAGE PARTIALLY ILLEGIBLE

What is the law?

Under Federal law, every citizen has an immediate right to buy or rent any real property offered on the market without being subjected to discrimination because of race.

The open housing section of the 1968 Civil Rights Act (Title VIII, H.R. 2516) was adopted by Congress April 10, 1968, signed by the President April 11, 1968. It goes into effect in three phases:

1) Upon enactment, it applies to government-owned or assisted housing;

2) As of January 1, 1969, it covers all other housing except single-family housing sold or rented by a private owner who owns no more than three houses and rooms or units in dwellings of four or fewer units where the owner occupies one of these units. Large apartment houses with more than four units and new single family houses in new developments are covered;

3) On January 1, 1970, coverage will extend to all housing sold or rented through a broker or other agent. Dwellings containing no more than four family units when the owner occupies one and dwellings operated or controlled by religious organizations or private clubs are exempted from coverage.

The methods of enforcement follow:

1) Complaints to the Secretary of HUD, who would investigate and attempt conciliation (he would first refer the complaint to a state agency if it offered comparable rights and remedies);

2) Individual suits in Federal courts for punitive damages up to $1,000 (or state courts if state has a comparable law);

3) "Pattern or practice suits" brought by the Attorney General.

Discrimination by commercial lenders and by real estate boards or multiple listing organizations is also prohibited.

On June 17, 1968, the U.S. Supreme Court ruled in Jones versus Mayer that a portion (now Section 1982 of Title of the U.S. Code) of the Civil Rights Act of 1866 is a valid and enforceable law under the 13th Amendment and prohibits racial discrimination in the sale or rental of all real property.

The 1866 law, unlike the housing provisions (Title VIII) of the Civil Rights Act of 1968, applies to all real property (and personal property as well) and is not limited by the step by step extension of housing coverage in the 1968 law.

When the Supreme Court upheld the 1866 Act on the basis of the 13th Amendment, it thereby established a strong foundation for the constitutionality of the housing provisions of the Civil Rights Act of 1968 and of other Federal legislation directed against private acts of discrimination in other areas of public accommodation and employment.

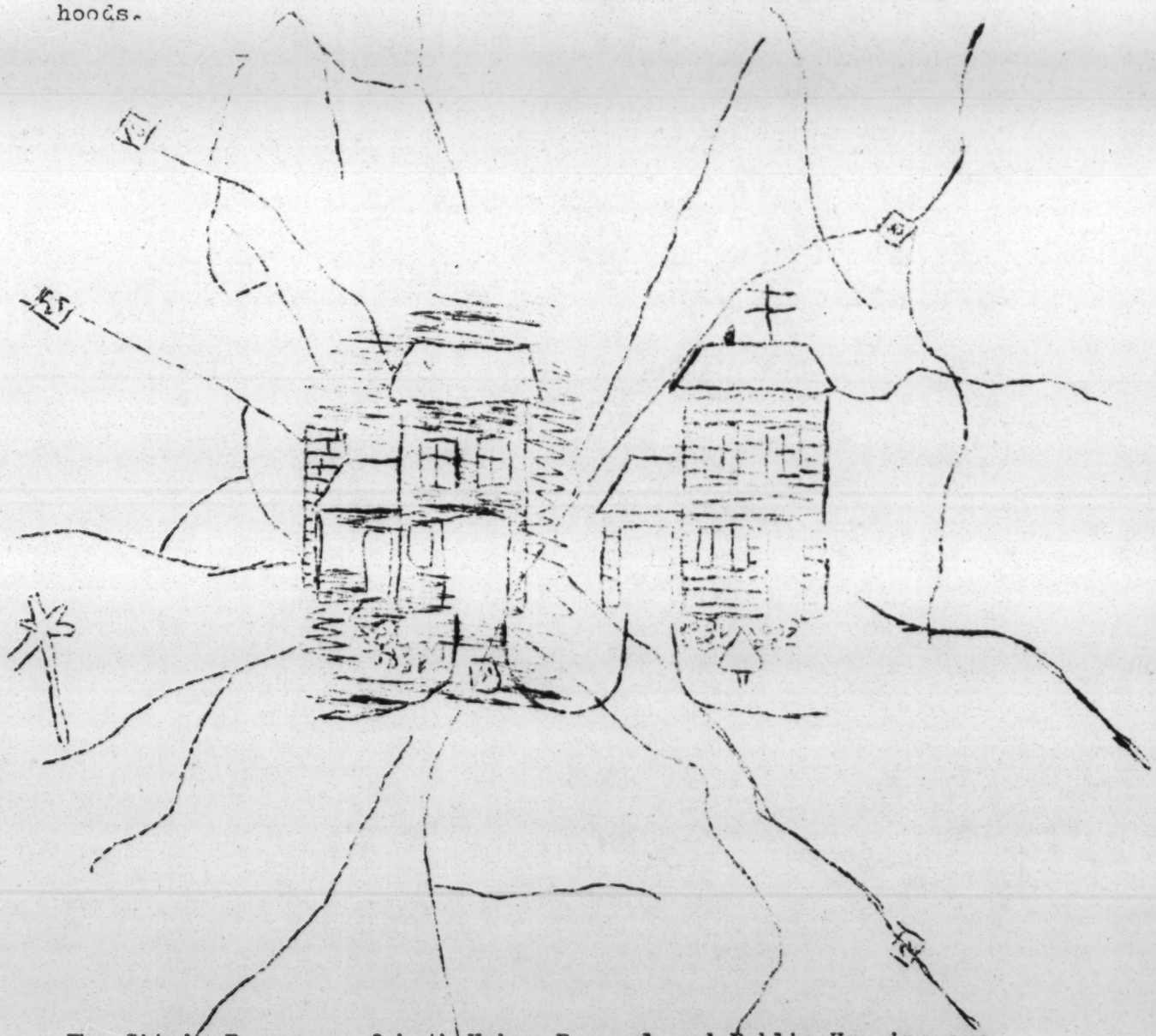
In Jones versus Mayer, for the first time, the Supreme Court laid a constitutional basis for Federal action against racial segregation in housing, not just discrimination. It declared that racial discrimination which herds men into ghettos is a "relic of slavery."

Citizens must be informed that the Court has ruled that the constitutional right to housing is precisely the same for Negro Americans and whites alike. Those subjected to racial discrimination in housing may sue to bring it to an end.

*For important information about local laws, see the section on Charlotte, which follows.

RESIDENCE AND RACE
Charlotte, N.C.

The housing pattern as it exists in Charlotte is segregated by race and by class, and the segregation is rapidly increasing. An arc drawn on a city map from the intersection of North Tryon and the City Limits west to South Boulevard inscribes an area which contains 96% of Charlotte's black residents. The areas of white residence inscribed in this arc, with the exception of Hidden Valley, are on their way to becoming all black neighborhoods.



The City's Programs of both Urban Renewal and Public Housing are two of the main contributors to the increasing segregation. Families from redevelopment areas are being relocated in all black and transitional areas. Public Housing, with 98% black occupancy, is being located and constructed in all black and changing neighborhoods.

Whether or not this trend toward a higly segregated city is slowed down or reversed depends upon several factors.

The National Fair Housing Law of 1968 and the Jones vs. Mayer Supreme Court Decision provide federal protection to those persons discriminated against in their search for housing. At the local level the Anti-discrimination Ordinance adopted by the City Council in June of 1968 has been applied to realtors, and complaints concerning discrimination in either the rental or purchase of housing can be filed under this ordinance with Mr. Jack Bullard, Executive Secretary of the Mayor's Committee on Human Relations. The local ordinance provides two avenues of redress to the injured party who may swear out a warrant for the arrest of the offender or file a complaint with the Mayor's Committee which by law has ninety days in which to mediate the complaint. If the mediation fails or is unacceptable to the injured party, then the case may still be turned over to the solictor for legal action.

The question which remains to be answered is whether or not people will use this local and federal legal framework. The tactics of delay and deception are still widely used by local realtors to block effective integration of all areas of the city. Only a deliberate and constant application of the law will effect changes in local practices.

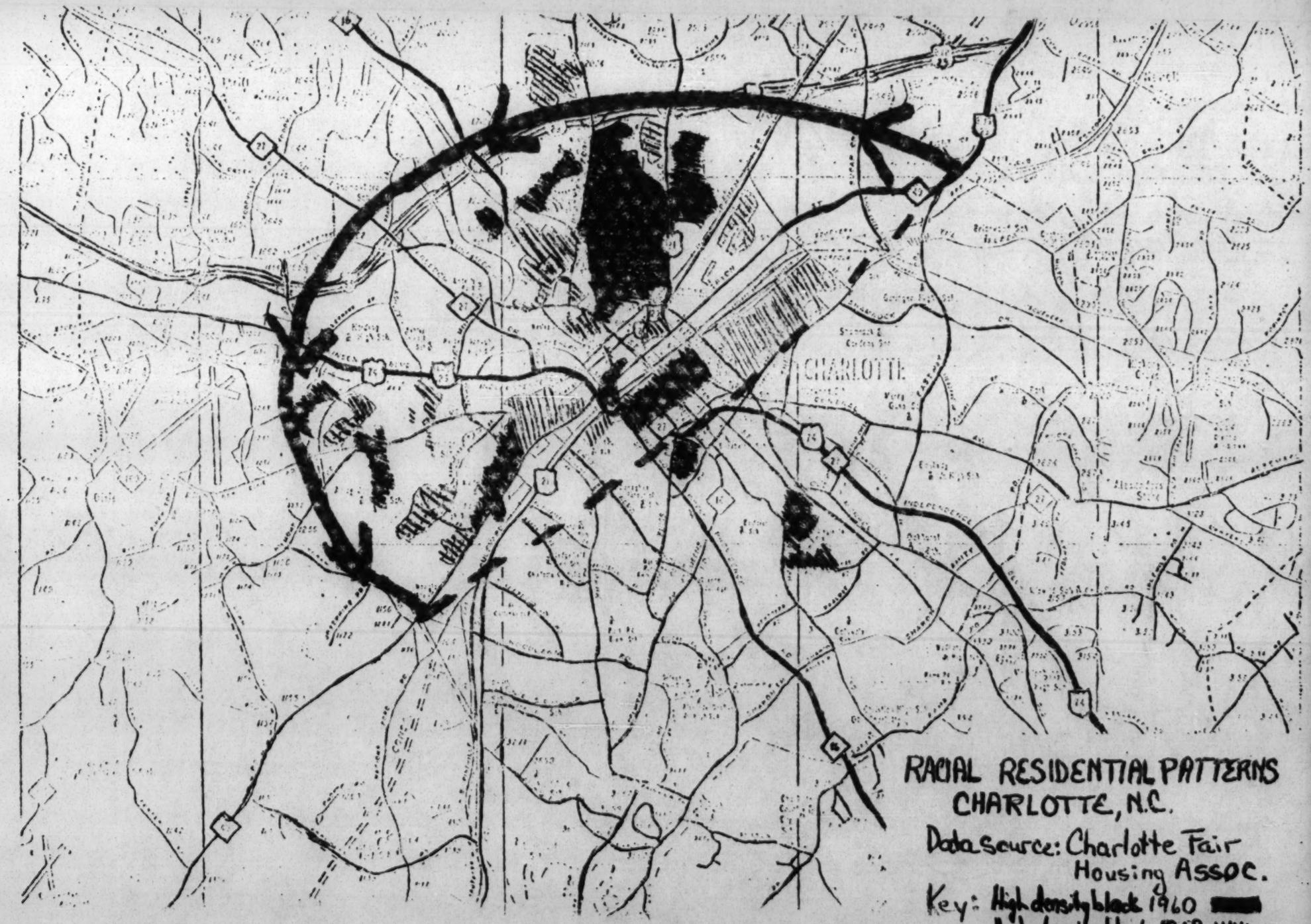
Both the Mayor's Committee on Community Relations, 333-2236 and the Charlotte Fair Housing Association, 334-7071 will assist in documenting and filing discrimination complaints related to housing.

One factor which determines housing patterns in a city is economic. If there is no mixing of low, moderate and high income housing in a community, the possibilities for inter-racial neighborhoods throughout the community are greatly restricted. Discrimination against minority peoples in education and employment has produced a great disparity between median incomes of blacks and whites in America. When this difference in incomes is translated to the housing market, one can easily see how the higher income areas are presently immune to any great influx of black people. The present trend toward zoning in Charlotte and Mecklenburg County is to maintain separate and distinct income areas. The more restrictive and exclusive zoning classification, R-12 and R-15, are found predominately in the Southeast where both lot and house sizes push housing costs from $25,000 up. The R-6 and R-9 classifications which allow smaller lots and less expensive houses fill the other quadrants of the city. If this zoning trend continues, it will intensify the economic and racial segregation in the city.

Water and sewerage availability influence the growth patterns on the city's periphery. According to Phase One of the Annexation Study for 1964-1970* little thought has been given to the sewer needs in the Long Creek and Paw Creek drainage areas, which happen to be on Charlotte's West Side, the area of residence for Charlotte's black citizens. It is likely that the absence of adequate sewage services in this area will restrict new housing developments and increase the pressure on the housing market for black families.

In terms of the future, one project which deserves and needs the support of all citizens interested in open housing is the design for University City, near UNC-C. Plans for University City call for an economic mix of housing that will serve anyone related to the University from "janitor to chancellor" and, therefore, contain the possibility of a truly open community.

* Annexation Study by the Charlotte-Mecklenburg Planning Commission.



RACIAL RESIDENTIAL PATTERNS
CHARLOTTE, N.C.

Data source: Charlotte Fair Housing Assoc.

Key: High density black 1960
High density black 1968

DELEGATES AND ALTERNATES

Alexander, Mr. William 758-1208
1443 Pollard Dr., S.W. 30311
SWAP

Allgood, Mrs. Pierce 237-7330
3800 Randle Mill Rd., N.W. 30327
YWCA

Askren, Mrs. Edward, Jr. 233-7551
170 Laurel Forest Cr.,N.E. 30305
AAUW

Becker, Mrs. Louis 378-0791
1621 N. Decatur Rd., N.E. 30307
Unitarian-Universalist

Binns, Mrs. Carlton W. 233-3734
229 Bolling Rd.,N.W. 30305
Church Women United

Brannon, Mrs. Wallace
1482 Runnymeade Dr., N.E. 30319
DeKalb Church Women

Brenner, Mrs. Frank 634-4981
1206 Curtis Dr., N.E. 30319
DeKalb Church Women

Burtenshaw, The Rev. Noel 261-1000
136 W. Wesley Rd., N. W. 30305
Catholic Archdiocese

Cantor, Mrs. Betty 523-3391
41 Exchange Pl., S.E. 30303
ADL

Canty, Mrs. Henrietta 526-3263
787 Lynn Valley Rd., S.W. 30311
AFSC

Carter, Mrs. James H. 233-7446
981 Eulalia Rd., N.E. 30319
AAUW

Cecil, Mrs. Richard 377-8625
938 Oakdale Rd., N.E. 30307
Unitarian-Universalist

Cheek, Dr. Wilson 688-7510
1009 First Federal Bldg. 30303
NCCJ

Clayton, Mrs. Xernona 524-8876
565 Hill St., S.E. 30312

2 Cohn, Mr. Ronald 523-3391
ADL - 41 Exchange Pl.,S.E. 30303

4 Cowart, Mrs. Ramona 233-7340
5 3512 Paces Place, N.W. 30327
2 Northside Fair Housing

Crosland, Mr. David W. 525-1617
41 Exchange Pl., S.E. 30303
Lawyers Committee for Civil
Rights Under Law

5 Cuba, Mr. Max 875-8787
2 45 8th St., N. E. 30309

Davis, Mrs. Sid 876-1168
1687 N. Pelham, N.E. 30324
Atlanta LWV

4 deGive, Mrs. Henry 355-2342
5 355 Peachtree Battle Ave.,N.W. 30305
2 Northside

Driscoll, The Rev. Edward 524-0971
159 Forrest Avenue, N.E. 30303
Georgia Council of Churches

5 Feagan, Miss Mary Ellen 525-6468
52 Fairlee St., N.W. 30303
Ga. Council on Human Relations

Ficht, Mr. Tom 633-9673
1428 Brook Valley Ln., N.E. 30305
American Institute of Planners

Fisher, The Rev. Robert 241-6347
737 Woodland Ave., S.E. 30316
Episcopal Diocese

Gershon, Mrs. Harry 373-6887
1336 Harvard Rd., N.E. 30306
Druid Hills

Gettinger, Mr. Mike 525-4825
41 Exchange Pl., S. E. 30303
Jewish Welfare Federation

elegates and Alternates - 2.

Gloster, Dr. Hugh 688-4223
223 Chestnut St., S.W. 30314
Morehouse College

Gruber, Mr. Bruce B. 874-8989
FCH Services, Inc. Suite 201
230 Peachtree St., 30303

Hammond, Mr. David 633-3311 Ext. 702
Venereal Disease Program, CDC, 30333
Federal Executive Board

Hardy, The Rev. Jerry 261-1000
136 W. Wesley Road, N.W. 30305
Catholic Archdiocese

Hearle, Mr. Percy
2278 Creatwood Trail, Smyrna 30080
Urban Renewal

Helton, Mrs. Peggy 378-5170
1895 Delphine Dr., Decatur 30032
Glenwood

Howland, Mr. William 524-2745
City Hall, 30303
Urban Renewal

Hughes, Mr. Bob 526-4396
P. O. Box 2150, 30301
Community Relations Service

Janus, Mrs. Sidney 355-7909
1435 W. Wesley Rd., N.W. 30327
Georgia LWV

Kerpel, Mrs. Fred 378-9023
486 Emory Cr., N.E. 30307
DeKalb LWV

Kibler, Mrs. Jane 634-3336
1790 LaVista Rd., N.E. 30329
Urban Training

Lee, Dr. Ralph H. 688-4223
223 Chestnut St., S.W. 30314
Morehouse College

Lemon, Mr. James R. 521-2355
239 Auburn Ave., N.E. 30303
Atlanta Urban League

Lewis, Mr. Jerry L. 873-2931
1132 W. Peachtree St.,N.E. 30309
Atlanta Presbytery

Lindskoog, Mr. Jim 522-4463
1203 City Hall, 30303
CRC

Lipson, Mrs. Leonard
145 Copeland Rd.,N.E. Apt.B5 30305
NCJW

2 McLeod, The Rev. Oscar 525-9768
1620 First Federal Bldg. 30303
Fair Housing Association

5 McCown, Mr. John 525-6468
52 Fairlee St., N.W. 30303
Ga. Council on Human Relations

McDonald, The Rev. Riley 349-2621
2800 Gordon Rd., S. W. 30331
United Presbyterian Churches

2 McGuffog, Mrs. Norman 938-9643
3543 Beach Hill Dr.,Doraville
Doraville 30340

Mantler, Mrs. Marshall 233-3609
3790 Paces Ferry Rd.,N.W. 30327
AJC

Metzger, Mrs. Eleanor
721 Juniper St., N.E. 30308
Vista Citizens Corps

Moore, Dr. Harmon 524-1167
167 Walton St., N. E. 30303
Christian Council

2 Moore, Mr. James 522-3541
160 Barksdale Dr., N.E. 30309
Ansley Park

Parker, The Rev. H. C. 875-8921
341 Ponce de Leon Ave.,N.E. 30308
Atlanta Presbytery

1 Parks, Mrs. Walter 753-9997
4 502 Rockwell St., S. W. 30310
6 Churchwomen United

Delegates and Alternates - 3.

Pritchett, Mr. Walter 522-4612
853 Kings Grant Dr., N.W.
Atlanta NAACP

Rea, The Rev. Bob 522-7522
201 Washington Street, S.W. 30301
Central Presbyterian

1 Reeb, Mrs. Roger 233-8517
164 Peachtree Hills Ave.,N.E. 30305
Social Workers

4 Richardson, Mrs. M. E. 237-2559
755 Park Lane, Decatur 30033
Georgia LWV

5 Scherer, The Rev. James 524-7911
1 329 Ivy St., N. E. 30303
Catholic Social Services

Shubin, Mrs. Joshua 261-7236
3208 Argonne Dr., N.W. 30305
NCJW

5 Sibley, Mr. Horace 525-0484
864 Beaverbrook Dr.,N.W. 30318
Interfaith

Sigmund, Mr. Robert 378-9470
1210 Cameron Ct.,N.E. 30306
Druid Hills

5 Spielberg, Mrs. Sol 636-2325
4 1443 Merryman Ln., N.E. 30324
DeKalb LWV

Stolpestad, Mrs. James 938-7850
3549 Old Chamblee-Tucker Rd.
Doraville 30340

Taylor, Mr. Joseph 523-8279
55 Walnut St., S.W. 30314
Atlanta U. Center Corp.

Tucker, Mr. Deane 526-3426
645 Peachtree 7th Bldg. 30323
Federal Executive Board

Uhrey, Mrs. Ralph 237-9855
3780 Paces Ferry Rd., N.W. 30327
AJC

1 Warner, Mrs. Donna 872-5777
1264 Cumberland Road, N.E. 30306
Morningside

1 Williams, Mrs. Eleanor
3498 Fairlane Ct., N. W. 30331
Social Workers

Wood, Mr. James N. 522-8764
5 Forsyth St., N.W. 30303
SRC

2 Pounds, Mr. Leslie 874-7344
1193 Beech Valley Rd., N.E. 30306
Morningside

Price, Mr. Jack 523-8451
AJC - Hartford Bldg. 30303

Committees

1 - Public Information

2 - Open Occupancy

3 - Budget

4 - Legislative

5 - Low Cost Housing

6 - Community Relations

METROPOLITAN ATLANTA HOUSING CONFERENCE

OFFICERS:

CHAIRMAN:	Mr. James Robinson Urban East, Inc. 900 Peachtree Street, N.E. Atlanta, Georgia 30309	875-0781
VICE-CHAIRMAN:	Mr. Ed. Grider Urban Training Org. of Atlanta 1026 Ponce de Leon, N.E. Atlanta, Georgia 30306	875-1146
SECRETARY:	Mrs. Kathleen Wood Druid Hill Fair Housing Assoc. 1031 Springdale Road, N.E. Atlanta, Georgia 30306	378-5186
TREASURER:	Mr. Jack Price American Jewish Comm. 100 Edgewood Ave., N.E. Atlanta, Georgia 30303	523-8451

MEMBERS AT LARGE:

Mr. N. Gerald Cohen Supporting Member & Legal Advisor 3100 First National Bank Bldg. Atlanta, Georgia 30301	522-1600
Mr. J. Q. Caruthers Spelman College 668 Fielding Lane, S. W. Atlanta, Georgia 30311	MU8-7614
Mrs. Ramona L. Cowart Northside Fair Housing Assoc. 2479 Peachtree Road, N. E. Atlanta, Georgia 30305	233-7340
Mr. Mendal Romm, Jr. 511 Valley Road, N. W. Atlanta, Georgia	688-2292
Mr. Paul Muldawer Northside Fair Housing Assoc. 3904 Randall Ridge Road, N. E. Atlanta, Georgia 30327	872-1427

Jack Price

SUMMARY OF FEDERAL HOUSING PROGRAMS

FOR LOW AND MODERATE INCOME FAMILIES

Section 221 (d) (3) Below Market Interest Rate Program

Rent Supplement Program

Section 221 (h) Rehabilitation Sales Program

Section 202 Senior Citizens Program

The Nonprofit Housing Center
Urban America, Inc.
1717 Massachusetts Avenue, N.W.
Washington, D.C. 20036

PREFACE

This summary is one of a series of publications of the Nonprofit Housing Center of Urban America, Inc., a national, nonprofit citizens' organization dedicated to improving the quality of life in American cities. Urban America is an outgrowth of the 68-year old American Planning and Civic Association, and in 1965 merged with the ACTION Council for Better Cities.

The Nonprofit Housing Center, financed by a grant from the Ford Foundation, is one of five centers that are components of Urban America. It provides technical assistance, through experienced staff and consultants, to nonprofit sponsors of low and moderate income housing and helps communities form revolving development funds and nonprofit development corporations. Four Protestant denominations--the Episcopal, Methodist, United Presbyterian, and United Church of Christ--have contracted with Urban America for help from the Nonprofit Housing Center on housing developments undertaken by their local parishes or denominational bodies. The Center holds training sessions for representatives of nonprofit groups and publishes books, brochures, and manuals, such as this summary.

Regional staff representatives of the Center are prepared to meet with nonprofit sponsors to provide guidance to them in determining their role in housing; in the assembling of the professional team to develop the project, such as the architect, attorney, and builder; in selection of the site and determination of the market to be served; in the processing of the proposed development, and in selecting the management for the continuing operation of the development after completion.

For further information concerning assistance from Urban America, Inc., sponsors or potential not-for-profit sponsors, write or call:

The Nonprofit Housing Center
Urban America, Inc.
1717 Massachusetts Avenue, N.W.
Washington, D.C. 20036
(202) 265 - 2224

SUMMARY OF FEDERAL HOUSING PROGRAMS

FOR LOW AND MODERATE INCOME FAMILIES

Introduction

There are several programs administered by the United States Department of Housing and Urban Development (HUD) which are designed to assist nonprofit sponsors to provide housing for low and moderate income families. This summary contains a brief description of the more active programs. This information has been prepared in order that the programs may be readily identified and more easily understood. In addition, there is an explanation of the "subsidy principle" which is employed in producing low and moderate income housing under the programs currently in existence.

Subsidy Principle

The cost of housing is governed by the cost of various components (i.e., land, labor, money, and materials) which are essential in the production of dwelling or housing units. In order to produce housing for low and moderate income families at rates which they can afford, it is necessary to reduce the cost of one or more of these housing components. Since, in a free economy, the consumer must pay the "going rate" for the goods and services making up these components, a reduction in the cost of housing can only be accomplished by the use of some type of subsidy. Federal housing programs designed to serve low and moderate income families involve both a direct and indirect subsidy plan. The direct subsidy plan permits low rental charges to qualified tenants, since the Federal Government makes a rent supplement payment to the housing owner on behalf of such tenants. The indirect subsidy plan reduces the cost of producing and operating a housing project by making mortgage money available to the owner at a low rate of interest. The lower cost thus realized makes it possible for the project owner to charge less rent for the housing units.

Major Housing Programs

A. Section 221 (d) (3) Below Market Interest Rate Program (Indirect Type of Subsidy)

This program provides for mortgage financing in an amount equal to 100 per cent of the "replacement cost" of the project. The replacement

cost includes the cost of the land, financing, and organizational expenses, legal and architectural fees, construction costs and other items normally incurred in the construction of a multifamily project. Mortgages may cover a period of 40 years and provide for payments to interest at a special low rate of 3 per cent per annum.

Banks, mortgage loan companies, or similar lending institutions which have been approved by the Federal Housing Administration (FHA) advance money during the construction stage of the project at the market rate of interest (currently 6 per cent). When the project is completed and all the mortgage money is disbursed, a "final closing" is held and the interest rate is reduced to 3 per cent Immediately following the final closing, the Federal National Mortgage Association (FNMA), a separate organization under the Department of Housing and Urban Development, buys the mortgage from the private lending institution with special funds which Congress has made available for this purpose. This device enables the nonprofit sponsor to charge less rent to the low and moderate income tenant since the sponsor will have lower monthly mortgage payments as a result of the low 3 per cent interest rate applicable to the mortgage loan.

In order to guarantee that these rental units will be available only to low and moderate income tenants, the FHA has issued a regulation which provides that the Commissioner will establish, from time to time, income limitations which qualified tenants cannot exceed in order to be eligible to live in projects constructed under this program. In addition, the project owner is required to execute an agreement restricting the occupancy of the project to eligible tenants.

B. Rent Supplement Program (Direct Type of Subsidy)

This program is similar in some respects to the 221 (d) (3) Below Market Interest Rate Program. Mortgage financing may be obtained in the amount of 100 per cent of the replacement cost of the project through lending institutions which have been approved by FHA. The mortgage loan bears a market rate of interest (currently 6 per cent). Unlike the Below Market Interest Rate Program, the interest rate is not reduced at final closing, but remains constant during the full term of the mortgage. Since the Federal National Mortgage Association is not required to buy the mortgage from the construction lender, a private lender may be the mortgagee during the term of the mortgage. Under this program low rental payments by the tenants are achieved by the use of a rent supplement payment to the nonprofit sponsor on behalf of the tenants. Projects can be constructed only in communities that formally request to participate in this program.

The amount of the rent supplement cannot exceed the difference between 25 per cent of the tenant's income and the full rent that is required for the dwelling unit. In the event that a tenant's income increases after occupancy commences, the amount of the rent supplement payment must be reduced to reflect the change in income. When a tenant's income equals or exceeds 25 per cent of the economic rent, supplement payments will be terminated. The tenant, however, will be permitted to live in the project and pay the full economic rent.

Under the Rent Supplement Program, it is also possible for tenants who are willing to pay the full economic rent to occupy units in the project. This arrangement makes possible the economic integration of tenants with different levels of income. In no event may the rent supplement payment involve an amount less than 10 per cent nor more than 70 per cent of the rent due on the dwelling.

It is important to note that a rent supplement payment can only be made on behalf of a tenant who is unable to obtain standard, privately owned housing at a rental which is equal to or less than one-fourth of his income and who is also either displaced, elderly, physically handicapped, or occupying substandard housing. In addition, the income of prospective tenants must be within the limits applicable to public housing tenants in the area.

C. 221 (h) Program - Rehabilitation Sales

This program is similar to the 221 (d) (3) Below Market Interest Rate Program except that it is designed to achieve home ownership (rather than rental housing) through the acquisition and rehabilitation of substandard or deteriorating structures by nonprofit corporations for subsequent sale to low income families.

Low income families, under this program, must have incomes below the maximum limits applicable under the Rent Supplement Program.

The nonprofit sponsor can obtain financing up to 100 per cent of the appraised value of the property before rehabilitation plus the estimated cost of rehabilitation. The mortgage will bear interest at the below market rate provided for in the 221 (d) (3) program (3 per cent) and will have a maturity determined by the FHA.

The nonprofit sponsor has to agree to sell the rehabilitated dwellings to low income purchasers whose individual mortgages will also be insured by the FHA. The purchaser must pay at least $200 down which may be applied to the closing costs.

To be eligible for insurance under this program, a mortgage will have to cover property or properties containing five or more single-family dwellings of detached, semi-detached, or row construction. When an individual unit is sold to a low income purchaser, such dwelling units will be released from the lien of the principal mortgage. Unsold dwelling units will be held and operated by the nonprofit sponsor as though they were rental units in a 221 (d) (3) Below Market Interest Rate project.

The low income purchaser must buy the dwelling unit for his own occupancy and, if he does not continue to occupy the property, the special low rate of interest (3 per cent) will terminate and the interest rate will automatically rise to the highest permissible rate under the 221 program (6 per cent). However, the special low rate of interest will remain in effect if he resells the property to the original nonprofit sponsor or to a local public housing authority or to another approved low income purchaser.

D. Section 202 Housing for the Elderly or Handicapped

This program is a direct government loan program administered by the Housing Assistance Administration in the Department of Housing and Urban Development. It is different from most government housing programs in that the mortgage money is loaned directly by the United States Government. It is intended to provide housing for elderly (62 years) and handicapped persons whose incomes make them ineligible for public housing, but who cannot afford rental charges of housing in the regular market.

Maximum income limits have been established for occupancy which vary with different geographical locations. Related facilities such as dining facilities, community rooms, workshops, and health centers for diagnostic and emergency cases can be included in the project. However, the housing cannot be elaborate or extravagant in design or material.

Sponsors of such housing must be able to prove that they are unable to obtain the necessary funds from other sources upon terms and conditions as favorable as those under the government program.

A loan may cover 100 per cent of the total development cost of a project and can be repaid over a period up to 50 years. Low rents are achieved by a special low rate of interest of 3 per cent per annum.

The National Home Ownership Foundation Plan

In addition to the existing Federal housing programs available to nonprofit sponsors, the proposed plan to establish a National Home Ownership Foundation would open new opportunities for nonprofit sponsorship. This plan, proposed by Senator Percy on April 20, 1967, has not yet passed the House or the Senate and, therefore, is pending legislation.

The general purpose of Senator Percy's bill, S 1592, is to establish a National Home Ownership Foundation which is intended to help provide mortgage financing within the economic means of poor people. The proposal is based on the reasonable assumption that providing housing poor people can afford will require a subsidy. The bill proposes a new device to subsidize interest rates and is a highly technical piece of legislation dealing with financing.

The two main features of the proposal are:

1. A Federal guarantee for the payment of principal and interest on debentures to be issued in an amount up to two billion dollars by a Federally chartered National Home Ownership Foundation.

2. An interest subsidy to be paid by the United States Treasury to reduce monthly payments on individual mortgages.

The National Home Ownership Foundation would be created under the bill which would sell debentures in the private money market not in excess of a total of two billion dollars. Money received from these obligations would finance the program. The obligations would be guaranteed by the United States Treasury. A guarantee fee of up to 1/4 of 1 per cent would be paid to the Treasury.

The Foundation would use the borrowed money to make loans to various local nonprofit organizations which, in turn, would use the funds to construct or rehabilitate private housing for sale to low income purchasers.

The low income purchaser would obtain a mortgage loan from a private lending institution. The Treasury Department would pay monthly a portion of the interest on the mortgage on behalf of the low income purchaser through the redemption of mortgage coupons. In the event such a mortgage could not be obtained, a loan may be made to the homeowner by the nonprofit organization.

Under the bill, the Federal interest subsidy could not be in excess of the annual rate of interest set forth in the statute.

Payments made by the Treasury on account of individual mortgagors are repayable by the homeowner based on an income formula during ownership or by a lien which is established upon the sale of the property. The amount of the assessment computed by the Secretary of the Treasury would equal the sum of 5 per cent of any part of the adjusted gross income of such persons for the previous taxable year which exceeds 80 per cent, but which does not exceed 90 per cent of the 221 (d) (3) income limit for the area in which the person resides plus 10 per cent of any part of such income which exceeds 90 per cent, but which does not exceed 100 per cent of such income limit plus 15 per cent of any part of such income which exceeds such income limit.

The bill also requires the nonprofit sponsor to provide relocation resources and it establishes 17 separate criteria applicable to the making of a loan. It also provides for the purchase of foundation obligations by a buyer who may direct the funds from such obligations to be used in a specific area. Also, no state can receive more than 12 and 1/2 per cent of the Foundation's debenture authorization.

OUTLINE OF EXISTING FEDERAL PROGRAMS

Mortgage Amount	Term of Mortgage	Interest Rate	Insurance Premium	Eligible Tenants
SECTION 221 (d) (3) BELOW MARKET INTEREST RATE PROGRAM				
100% of Cost	Up to 40 Years	3	0	Families and individuals whose incomes are within limits established by FHA.
SECTION 221 (d) (3) RENT SUPPLEMENT PROGRAM				
100% of Cost	Up to 40 Years	6	0.5	Families and individuals whose incomes do not exceed limits established for Public Housing in the area. Tenants must also be in one of the following categories: displaced by governmental action, 62 years or older, physically handicapped, or living in units damaged by a natural disaster.
SECTION 221 (h)				
100% of Cost	Up to 30 Years	3	0	Families whose incomes do not exceed limits under the Rent Supplement Program. Families must have ability to purchase and own dwelling units.
SECTION 202				
100% of Cost	Up to 50 Years	3	0	Persons 62 years (or older) or who are handicapped. Tenants must satisfy area income limitations.

A GUIDE FOR HOME BUYERS

A HOME OF OUR OWN

A HOME OF OUR OWN

Southern Regional Council, 5 Forsyth St.,
N. W., Atlanta, Ga. 30303. Nov. 1966

INTRODUCTION

To the average family, buying a house is the most important business transaction it will ever undertake. Yet few of us have a clear understanding of all that is involved in the process. For how large a loan should one obligate oneself? What neighborhood considerations should one take into account in looking for a house; what structural considerations in the house itself? What is the meaning of such terms as equity, title deed, mortgage? This pamphlet, prepared by Mrs. Jerry Dell Gimarc of the Southern Regional Council's Urban Planning Project, attempts to answer fully, and yet in language comprehensible to the lay reader, these and many other questions related to the buying of a house.

In presenting this information we have chosen a fictionalized account of the "adventures" of a Negro family considering home ownership for the first time. The course the Walters take is the same that any buyer must pursue. The definitions of terms and the check list for deciding on a good house are the same for anyone looking for a house in any neighborhood or city. There is special emphasis on the problems and complications which may face a Negro family who find *their* house outside traditionally Negro neighborhoods. At the end of the pamphlet is a list of other booklets and materials which may be helpful and of interest to the prospective house buyer.

This pamphlet is a work book. The reader will notice that various check lists are provided throughout the text. The boxes in the left hand margins should be checked as each step is completed. The pamphlet is designed to be used, marked on, and made valuable as your own house-buying guide.

1 WHY NOT BUY?

One evening after the dinner dishes were put away and the three children tucked into bed, Sue turned to Joe and asked, "Why can't we buy a house of our own?" Joe hesitated, for he had heard this question before, then replied, "Perhaps we could." And so began a long search as the Walters looked carefully at their desires, financial capability, future plans and willingness to undertake the responsibilities and costs of home ownership.

First, they wrote down the reasons why they wanted to buy.

☐ 1. MORE LIVING SPACE FOR THE MONEY THEY WERE SPENDING ON RENT. They had three growing children, and the family was probably not complete. The Walters lived in a small six-apartment unit in a two bedroom apartment; they were already feeling crowded, but apartments with enough space cost more than they could pay.

☐ 2. They wanted more PRIVACY. Their landlord, who lived nearby, dropped by too often to "look around," and the people in the other part of the apartment building were too near.

☐ 3. Sue wanted a GARDEN of her own. She could have used some ground where they were, but it didn't seem worthwhile to invest in plantings for someone else's property.

☐ 4. The Walters liked their town and intended to remain there. A house of their own would give the children a sense of STABILITY or PERMANENCY. Sue and Joe wanted to be part of a community where they felt they *belonged!*

☐ 5. Two of the children were already in school, but the neighborhood school was overcrowded and did not offer as much individual attention to the pupils as the Walters had hoped. In another neighborhood they believed they would find BETTER SCHOOLS.

☐ 6. Although the thought of the house as a "home" was uppermost in their minds, the Walters also considered the purchase as a

sort of enforced savings, for they would be slowly building up EQUITY, or redeemable value, in the property as they paid for it over the years.

☐ 7. In the not too distant future Joe hoped to own his own small business, a garage, where he would be his own boss. He realized that the purchase of a house, with prompt and regular payments, would give him a good CREDIT RATING. When he was ready to establish his garage, he would have less trouble borrowing the money for his business.

Then the Walters made a list of the reasons why they should not buy.

☐ 1. They wanted to remain in their town, but it was quite possible that they might move out of the state in the next five years. If so, could they SELL the house quickly? If not, then they might own a house in one city and be living in another state!

☐ 2. They would have to take CARE OF THE HOUSE themselves if they owned it; would have to see about repairs, repainting, pay real estate and other taxes.

☐ 3. They would have to BUDGET carefully, making sure part of their *weekly* income was put aside to pay for monthly house notes. This might be difficult for a while until they got used to planning for bills and expenses on a monthly and sometimes a yearly basis.

Sue and Joe considered and reviewed the lists carefully. The list *for* buying was much longer and weightier than the one against, but they were concerned that they really might not be able to *afford* buying. They did not want to go beyond their means and fail to meet their payments. They decided they would take a careful look at their present income and expenditures to see how much they could spend on shelter. They had heard several simple formulas about how much a family could or should spend for (1) monthly house notes: 25 or 30% of the effective monthly income (the income for a month less deducted federal and state taxes, social security and retirement fund) or (2) total price: two and a half times the family yearly income. But the Walters wanted more than these simple formulas; they wanted to look closer at their own spending. To do this they made a list of their income, living expenses and obligations and gave as true a picture as they could from the records they had of the real expenditures they made for each item and of the income they could count on.

INCOME (Monthly)

Joe's Take Home Pay	$ _____
Any other steady income*	$ _____
TOTAL INCOME	$ _____

*Sue worked occasionally in a department store, but since her job wasn't steady and since she had small children at home and was still of childbearing age they did not count any income from her.

LIVING EXPENSES (Besides Housing)

Food (per month)	$ _____
Clothing (per month)	$ _____
Education (money required by children for school fees)	$ _____
Medical and dental (budgeted)	$ _____
Automobile (or other transportation) - operating expenses, repairs	$ _____
Recreation & entertainment (books, hobby supplies, newspapers, magazines, sports events, movies, etc.)	$ _____
Miscellaneous (dues to organizations, charitable contributions, church)	$ _____
Savings (as a regular item)	$ _____
Taxes (besides those deducted, such as ad valorem or property tax on autos)	$ _____
TOTAL	$ _____

FIXED OBLIGATIONS (Monthly)

Installment payments (on car, furniture, appliances, etc.)	$ _____
Other debts, payments (personal loans, debts, etc.)	$ _____
Insurance premiums (auto, theft or life - any premium not already deducted from check)	$ _____
State income tax (if not deducted)	$ _____
Retirement fund or health insurance (if not deducted)	$ _____
Miscellaneous (support of parents, alimony, child support, etc.)	$ _____
TOTAL	$ _____

To figure monthly expenses from weekly figures, Sue and Joe multiplied the weekly figure by fifty-two (for the number of weeks in a year) and divided by twelve (for the number of months).

$$\text{Monthly} = \frac{\text{weekly x 52}}{12}$$

Sue and Joe added their fixed obligations to their living expenses and got a total which was their total monthly expenditures besides housing expenses. They subtracted this total from their total income. *The difference was what they had per month for housing expenses.*

TOTAL MONTHLY EXPENSES (besides housing)		$————
FIXED MONTHLY OBLIGATIONS	+	$————
TOTAL MONTHLY EXPENDITURES		$————
TOTAL MONTHLY INCOME		$————
TOTAL MONTHLY EXPENDITURES	—	$————
HOUSING MONEY PER MONTH		$————

The housing money had to include:
MORTGAGE LOAN — Principal and interest
Plus Mortgage Insurance Premium (if FHA loan)
Hazard Insurance Premium
Taxes and any special assessments
Estimated maintenance and repairs
Estimated utilities — heat, light, water, air conditioning

Sue and Joe decided that in the next week they would learn what all the words meant — mortgage, interest, principal, equity, and so on.

They learned these definitions:

☐ 1. LOAN — the money they would have to borrow to buy a house; the money lent them either by a lending institution alone or lent by a lending institution and secured (underwritten) by the Veterans Administration or Federal Housing Administration for buying a house.

☐ 2. INTEREST — the fee they would have to pay the lending institution for the loan; the amount of money they would be charged for using the money borrowed. The interest was usually given as a per cent, like 5½% or 6%, and meant they must pay that per cent each year for the amount of money borrowed for the number of years borrowed.

☐ 3. PRINCIPAL — the sum borrowed. When the borrower repays the loan, he pays each month a certain amount for the interest on the money lent and the rest on the principal, or the money

borrowed. (Some payments also include small amounts for taxes and insurance.) At first, most of the monthly payment is taken up by the interest on the loan and only a small amount goes to pay back the money borrowed. The amount each month which must go to interest declines over the years of the loan as the principal is repaid. Each month a little more of the monthly payment is applied to pay the principal, and the owner's equity thus increases.

☐ 4. DOWN PAYMENT — the money given as partial payment for the house at the time of purchase.

☐ 5. MORTGAGE — agreement for a long-term loan where the lender has a claim on the property as security for the money he has lent and may foreclose, or take back the property, if the borrower does not pay the amount borrowed according to a time schedule.

☐ 6. EQUITY — the actual dollars and cents value that an owner has in his home — in effect, his investment — once all fees and charges against his property have been paid.

☐ 7. TITLE DEED — legal document stating that a piece of property belongs to the owner and was transferred to him from the previous owner with no legitimate claim remaining unsatisfied. When real estate is sold an investigation of the records must be made to show that the seller really owns the property, that it is without debts or ownership claims on the property.

☐ 8. TITLE INSURANCE — insurance to make sure that the lender does not lose money if the title to a property is defective. This insurance provides funds to defend the insured title against any claims (such as a forged deed or an undisclosed heir) and to pay the insured party (the lender, and at a small additional cost the buyer, can also be covered) against loss. This insurance cost is paid *only once,* at the time of sale, and is a per cent of the sales price.

☐ 9. HAZARD INSURANCE — insurance against fire, wind storm and other specified natural hazards. This is usually part of the payment to the lender each month.

☐ 10. TAXES AND SPECIAL ASSESSMENTS — property owners must pay real estate taxes which are based on the appraised value of the property. These taxes pay for schools, civic improvements, parks, etc. Usually, they, too, are part of the monthly payment to the lender. He charges the borrower part of the tax month by month, accumulates it, then pays the tax on the property for the borrower when it falls due.

☐ 11. CLOSING COSTS — these are a number of items which are charged to the buyer at the time of purchase. Often they are unexpected, and they must be paid for in *cash.* They include the cost of title insurance and the amount of hazard insurance premium due for the remainder of the year, the amount of real estate tax due for the remainder of the year, recording fees which are charged by state and and sometimes city offices to record the change of ownership, recording tax fees for states which require revenue stamps (tax stamps) to be placed on the documents filed. Besides these charges are the fees the lending institution may demand for the services of experts used to check items for borrower before he is lent money — title search or the check to see that the title to the property is in good order, property survey or the check on the dimensions of the property the lender may lend his money on, appraisal of the value of the property

to guide the lender in deciding how much to lend, personal credit report on the borrower to see if he is a good credit risk, has a steady job and pays his debts. A fee for the outside lawyer who is attending to the seller's interest may be charged to the buyer. The buyer's own lawyer's bill is in addition and does not usually appear at closing.

The Walters were staggered by all the complicated terms, but gradually, after studying them for a while, they began to feel more comfortable with the definitions. One thing they were terribly curious about was how much the closing costs would be since they had to be paid for in CASH at the time the mortgage agreement was signed, and this was in addition to the CASH required for the down payment. They found these costs depended on the property and its locality but that the CLOSING COSTS are a per cent of the cost of the house. They usually range between 3 to 5 per cent. This varies according to the location of the house and the custom of the neighborhood. Who pays the costs *can* be negotiated. The seller may agree to pay some of them. The terms of payment *can* be established prior to the closing of the sale. The buyer's lawyer should check these terms and costs to get the best possible terms for his client.

After considerable discussion Sue and Joe thought they would be able to buy if they could find a modestly priced house and get a good loan. They had saved $1,500.00 which they could use for down payment and closing costs. Now they began to find out the difference between the three types of loans — conventional, FHA, and VA.

CONVENTIONAL LOANS — two-party loans between the borrower and lender. The "security" the borrower offers is the house he is buying and his own value as a credit risk, as a person who can and will repay the money lent. Usually the terms of a conventional loan are more conservative than for FHA or VA. This means that these loans require a larger down payment, sometimes a higher interest rate, and often are for shorter terms than in the other two classes. Conventional loans have more flexible terms. For people who are able to make a down payment of several thousand dollars they are easier to get. These loans are obtainable through banks, savings and loan associations, insurance companies and mortgage bankers. FHA and VA loans may also be obtained at the same places.

FHA LOANS — a three-party agreement. Besides the borrower and lender (as with a conventional loan) the Federal Housing Administration, a government agency, is involved. The FHA tells the lender that in addition to the borrower's credit rating and house it will offer further security for the loan by insuring the lender against the loss he might incur if the borrower does not live up to the loan agreement.

The borrower, however, is charged ½ of 1% more for this insurance. This money goes into a common pool to pay the losses when borrowers default. This additional security often enables the borrower to get a larger loan than he could ordinarily. At present the borrower, if approved, could get a loan for all but three per cent of the total price of the house. This means that up to a $15,000 loan, a borrower might have to pay only 3% as down payment. And in some cases the time allowed for repayment may be up to 40 years. The rate of interest which can be charged for the loan is usually smaller than for a conventional loan. A family, then, with little ready cash could buy a house under this type of loan.

VA LOANS — also a three-party agreement. This time the Veterans Administration guarantees repayment of part (60%) of the loan up to a maximum of $7,500.00. This extra guarantee means as with FHA that the lender may be willing to lend more than he would for a conventional loan. Also, the VA requires no down payment, if this is satisfactory with the lender. But not everyone can qualify for a VA loan. One must have served in the U. S. Armed Forces during World War II, the Korean War, or since January, 1955.

The FHA-insured or VA-guaranteed loans must be applied for at the time of application for a loan from a lending institution. FHA and VA do not lend money directly (there are some exceptions for VA), but they do guarantee loans from lending institutions under the special conditions mentioned above. The borrower fills out an FHA or VA application form when he applies for a loan. These applications are usually available at the lending institutions. (For comparison of the different types of loans, see the chart at the back of the book.)

The Walters studied their finances and the possibilities of getting a satisfactory loan and decided they would be able to afford to buy without undue stress on their present budget. Although they were paying a good deal for shelter, they felt that with their small regular savings for emergencies they could accept the responsibility of home ownership and long-term debt with little likelihood of defaulting or being unable to make payments, and they knew they would keep *their* house in good condition, well-maintained at all times. They had talked to enough FHA people and loan people to know that if they couldn't make payments and their house was repossessed they would find it very difficult to get a loan *ever* again. This then was a serious step for them, but one they felt was reasonable and justified.

But now that they had decided they would buy if they could find a house which suited them they began to wonder how to locate "their" house and how to tell if it were a good buy when they found a place which appealed to them.

2 | THE SEARCH

Early the next Sunday morning Sue and Joe grabbed the paper, got out a map of town, found pencil and paper and began looking through the classified section for "Houses for Sale." They decided they would become acquainted with what was available in all sections of the city for several weeks, go through some of the houses, drive by others, so they would get used to "looking." They read the ads and prices, checked the locations on the map, bundled the children into the car and set off.

They first wanted to look at the location of the houses. Joe had made up a check list of things the location of "their" house must have and Sue had added a few items of her own. They drove and looked and checked— "a" for excellent, "b" for good, "c" for fair and "d" for bad — each location according to these needs:

☐ 1. NEIGHBORHOOD

What did the other houses look like, were they nicely kept, was the house they were interested in the best of the group or one of the less impressive in the area? (They had read that it was better to buy a less expensive house in a good neighborhood than the best house in a poorer neighborhood, at least as far as resale value was concerned.)

☐ 2. NEARNESS TO WORK AND GOOD TRANSPORTATION FACILITIES

Sue sometimes needed the Walters' car to run errands; Joe didn't want to live on the other side of town from the large repair shop where he was depended on as foreman mechanic. He wanted to be able to reach his job by public transportation without spending several hours going back and forth.

- Was there a bus running near-by?
- What was its schedule?
- Would it take Sue to town quickly and conveniently at non-rush hours?

☐ 3. GOOD SCHOOLS

To both the Walters it was very important to know where the nearest grade school was and what sort of program it had.

- Was it overcrowded?

- Were its teachers well-qualified and interested in their teaching and their pupils (according to other parents in the neighborhood)?
- How far away was the high school and what sort of place was it? (After all, the children grew so fast.)
- Could the children walk to school without crossing streets with heavy traffic?

☐ 4. CHURCH
Sue wanted to make sure a church of their denomination was near so that the family could be involved in weekday activities as well as Sunday services.

☐ 5. CONVENIENTLY LOCATED SHOPPING AREAS
Sue would prefer being able to walk to local stores. Until they could afford a washing machine she would have to take the clothes to the laundromat. Was there one nearby?

☐ 6. RECREATION AREAS
The children would soon need a park or playground for games and activities.
- Were there any in the area?
- Could they be reached by the children without danger from heavily trafficked streets?
- Were these areas well lighted in the evenings and properly cared for by the city?

☐ 7. AWAY FROM HEAVILY TRAVELED STREETS
- Was the house protected from the noise and dust created by heavy traffic?
- Could the children walk to their activities without undue danger?

Sue and Joe found houses in several neighborhoods which got many more "a's" than "b's" and no "d's" at all. The following weeks were devoted to intensified examination of the houses offered for sale in the classified section of the paper. The Walters also contacted a real estate agent, told him their problems, price range and approximate neighborhood. They looked at many houses and from their experiences drew up yet another checklist to mark "a," "b," "c," and "d" for houses.

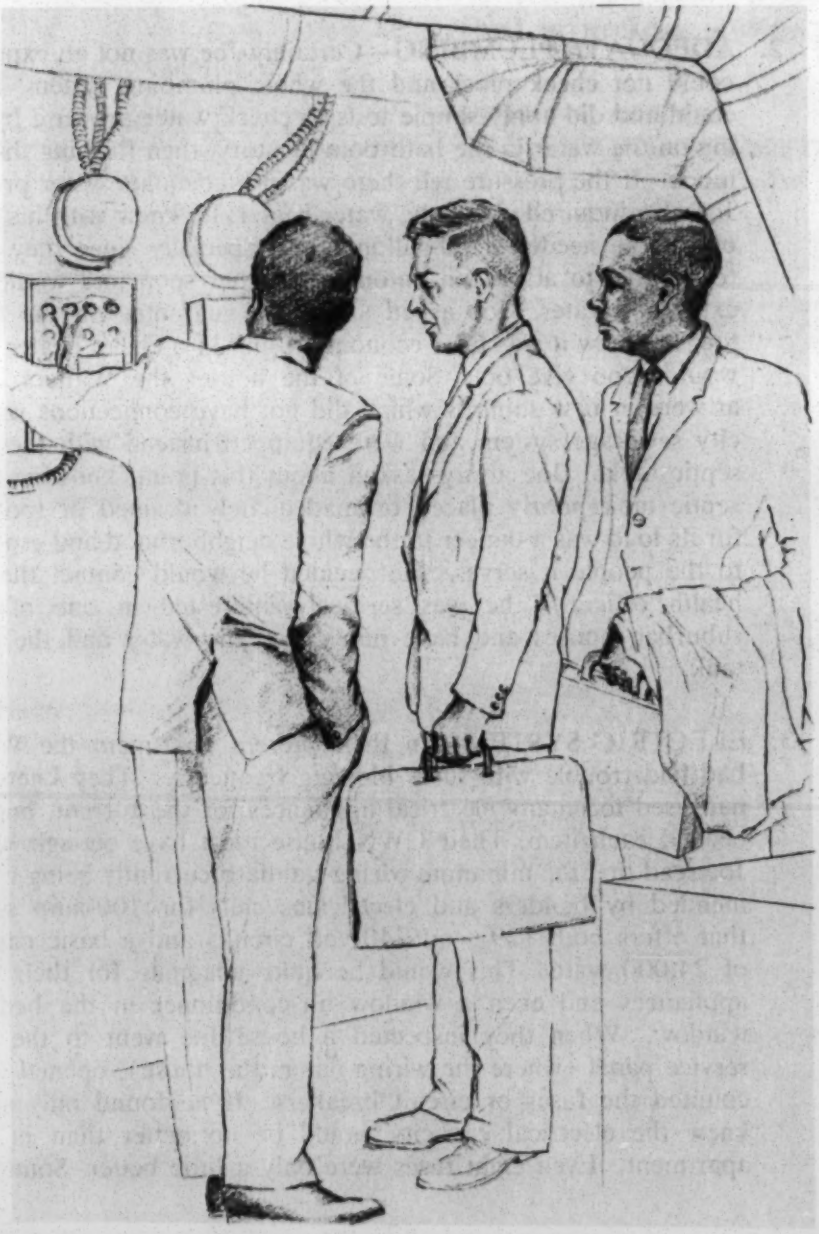
☐ 1. FLOOR PLAN—The Walters were looking for a house with a quiet area for sleeping set off from the rest of the house and buffered from the noises of other activities (by closets or halls). They wanted an area for entertaining and family activities (the living room and perhaps a dining room or den) which would allow these activities to proceed undisturbed by constant traffic to other rooms. They wanted adequate work space—the kitchen

and a place for Joe to work on cars and keep his tools screened and private from the street and neighbors. They could find how well a house took care of these needs by drawing a floor plan and marking off the different areas in different colors. This showed easily how one area related to another and which areas overlapped. Sue and Joe wanted to make sure that the bathroom (or rooms) and kitchen could be reached from other rooms without going through bedrooms (a continuing disturbance in their present apartment).

☐ 2. ADEQUATE PLUMBING—Certainly Joe was not an expert and could not check pipes and the whole plumbing system, but he could and did apply simple tests to check water pressure by turning on the water in the bathroom lavatory, then flushing the commode. If the pressure fell there was not adequate water pressure. Joe also inquired about the water heater; he knew with his family of five he needed a 50-gallon tank, especially since they hoped to be able to afford an automatic washer soon and would need extra hot water. Joe asked about the guarantee on the heater, too; he knew it was false economy to put in a cheap heater which would soon give out. Some of the houses the Walters looked at were in new suburbs which did not have connections with the city sewerage system and were equipped instead with their own septic tanks. Joe always asked about this point, knowing that a septic tank poorly placed or inadequately drained or too small for its load was a danger to the whole neighborhood and especially to the people it serves. He decided he would contact the local health officer if he was seriously interested in one of these suburban houses and have him check the water and the septic tank.

☐ 3. ELECTRIC SYSTEM—In their present apartment the Walters had had trouble with fuses blowing frequently. They knew they had used too many electrical appliances for the current, but they needed each item. Their OWN house must have enough wiring. Joe read that the minimum wiring standard currently being recommended by builders and electricians calls for 100-amp service that offers both 129- and 240-volt circuits and a basic capacity of 24,000 watts. This would be quite adequate for their small appliances and even a window air-conditioner in the bedroom window. When they inspected a house Joe went to the main service panel (where the wiring enters the house), opened it and counted the fuses or circuit breakers. If he found only six he knew the electrical capacity would be no better than in their apartment. Even eight fuses were only a little better. Sometimes

the capacity rating was written on the panel. Joe decided he would call an electric utility representative or an electrician to check the capacity for him when they thought they had found THEIR house. While Joe was looking at the fuse box Sue was counting the electrical outlets in each room. One, she knew from experience, was not enough. It was dangerous as well as inconvenient to string extension cords all over the room from the one plug. In their dining room it was even worse because appliances had to be plugged into extension cords hanging from the light socket.



Two outlets would be an absolute minimum in each room and four should be the norm. Joe pointed out that increased outlets only was no relief from blown fuses without increased amperage (current). Joe hoped the house they chose would have an outdoor self-grounding electrical outlet for power tools, one that was covered to protect it from weather and children. He liked to work outside, doing odd jobs and working on cars; an outside plug would be a real convenience.

☐ 4. SOUND ROOF—Although Joe was not a roofing expert, he could and did look for ordinary signs of wear. Dry, cracked asphalt on the roof meant a new roof would be required soon. He also checked the flashing (metal strip around the chimney and at the place where different roof planes meet such as at the junction of roof and gable) to see whether it was visible and in good repair. Joe knew that most roof leaks occur at the flashing points when the flashing is not tight. Joe looked for rain gutters and down spouts and their condition. At the point where the down spout lets water out to the ground the best provision is a gutter which directs the water into the street, but the minimum is a splash block or concrete scoop which splashes the water off and away from the house. Letting the water run along the ground with no other provision for drainage meant erosion in the yard or standing puddles to breed mosquitoes and undermine the foundation of the house.

☐ 5. PROPER DRAINAGE OF LAND—Joe knew from experience that lowlying land, improperly drained, caused disagreeable consequences for the houses located on it. Besides the mosquitoes and probable termites there was constant mud (which the children played in and Sue scrubbed up). Grass and flowers wouldn't grow well. And the water against the house kept the wood damp; damp wood rotted. Joe was so concerned that the house they bought have proper drainage he made a point of checking the land around houses they were interested in after the rains. Joe did not accept the assurances of house owners or real estate agents.

☐ 6. DRY BASEMENT—In a few houses the Walters were shown basements. This was not common construction, but they could see some advantages for it. It could be used for storage, for a children's playroom, and it would be cool and comfortable in the summer. They checked the walls for tell-tale signs of moisture and checked the walls again after a rain. They asked neighbors if they had had trouble with their basements. And finally they looked carefully, inside and out, to see whether there were any

high water marks. Sue remembered faintly that she had read of water backing up from a creek into one residential section of the town; was this the one?

☐ 7. SOUND FLOORS—In the rooms with wooden floors Sue and Joe walked carefully all around, looking for boards which seemed loose, looking for signs of moisture and heavy wear, trying to determine the slant (an indication of the settling of the house), trying to feel for soft spots in the floor which might indicate a bad brace. They attempted the same survey on the floors covered in vinyl tile, noting especially any places where the tile was loose or where the adhesive oozed through. Then they stepped back to see if the different flooring materials created a harmonious effect with each floor flowing into the next rather than every room having a different floor.

☐ 8. CONVENIENT ARRANGEMENT OF THE KITCHEN—While Joe looked over the roof and basement, Sue cast a critical eye over the kitchen since that was where she would be spending a great deal of her time. She wanted a place which would be large enough for the family to have room to eat in and one where she could look out the windows and keep an eye on the children playing. She looked to see if there were plenty of cabinets and if she could reach them without climbing on the kitchen stool each time she needed a muffin tin. Sue played cook in the kitchens of the houses they were interested in, trying out the "work triangle" or the path from sink to stove to refrigerator and back. She tried how the refrigerator door would fit, opened cabinets and drawers to see how much they interfered with one another. And she looked for adequate ventilation. She knew an open window simply didn't function well enough to take away cooking odors and heat. She had vowed that in her new house she would have an exhaust fan in her kitchen. Finally she made an especially careful check for electrical outlets. She liked to play the radio while she worked in the kitchen and it would be an inconvenience if she had to unplug it every time she used the toaster, or the electric iron.

☐ 9. ROOM FOR FUTURE GROWTH—Sue and Joe together stood back from the houses they were considering and thought where they might add another bedroom in five years or so, or possibly a large family room. They wanted their house to be able to grow with them as their family increased and as the children's demands for space increased with age. The Walters realized that what seemed enough land was not always the deciding factor for there were ordinances and zoning laws which restricted building

which was too close to the street or too close to the property line. They decided they must find out about these laws for any house they thought they might buy.

After five weeks of looking at houses, Sue and Joe became very observant "lookers" and the children bored travelers. The family almost despaired of finding a suitable place already built. Sue and Joe began investigating building their house themselves. Their first question was where to find the sort of plans they might like. They discovered they had several courses.

1. ARCHITECT — His plans would be drawn up to fit their own unique needs as they explained them to him. This would take some time and a specific understanding of their needs and desires themselves plus the ability to express them specifically to the architect. The architect would continue submitting plans until all changes had been made and the plans accepted. This was time consuming for architect and client. They found that architects ordinarily would not take jobs for houses on budgets as limited as theirs. The architect must spend many hours drawing the plans, and he is paid a per cent, 8% to 15%, of the total cost of the house. Since they wanted to spend about $10,000 to $12,000 on the house it was uneconomical for an architect to take the job.

2. STOCK PLANS—These are plans drawn up by an architect and mass produced and distributed. They are available through government agencies, home and garden magazines, building material supply houses, lending institutions, builders' magazines, department stores, furniture stores and home plan services. The Walters looked through several plan books and found a plan they liked. They considered sending off for it. The cost of one set of drawings was $30 to $35. The drawings consisted of a set of blueprints, four to eight sheets showing the floor plan, foundation plan, all four elevations, the roof and wall framing schemes and various construction details. Generally included with the blueprints are a list of specifications (telling how deep to make the foundation piers, temperature when pouring concrete, etc.), a list of materials needed, and directions on doing the actual work. Sometimes there is also a blank contract which could be used for the agreement between builder and contractor. As Sue and Joe studied further the possibility of building they were a little hesitant because they felt they knew so little about it. They learned, for instance, that the lot they bought must be perfectly level if ready-made plans were used; if it were not there might be complications when alter-

ing the foundation plans. They were afraid to pick the plan and the contractor and then oversee the construction. They wanted to be able to look at the house as a finished product before buying.

3. READY-BUILT HOUSE — A friend suggested that one alternative might be to buy in a subdivision where the builder was showing model homes. Here the Walters could look at a house *like* the one which would be built for them. The friend cautioned them, however, that when looking at the model, they should look beyond the glamour, find out how much space they really had, how many of the fancy appliances and light fixtures came

with the house and which were extras—and besides that, if they were truly interested, get all the specifications down in writing. He also advised them to inspect the building lot rather than picking it blindly off a subdivision map. They began to look at the builders' homes and seriously considered buying one of them.

While looking at these homes they found that this particular subdivision was financed by FHA and that both FHA and VA required builders to conform to certain standard specifications before they would insure the builder's loan. During construction of these houses FHA or VA officials make inspections to see that they are built according to plans filed with FHA or VA and according to the government specifications. This doesn't mean that the federal government is guaranteeing that the home will be satisfactory in every way, but only that it must conform to *minimum* building requirements. The owner's main reliance must be on the reputation and integrity of the builder chosen to build the house.

3 | CLOSING THE DEAL

Three more months of looking passed before the Walters found THEIR house. At least they *thought* it was the perfect house for their family; it seemed to pass all the tests they had created for judging houses. But they wondered if perhaps they were compromising or lowering their standards because they were tired of looking. Before making their final decision, before putting up "EARNEST MONEY" (the payment which said, "Hold the house for me till I see if I can get a loan"), *they wisely decided to contract for a lawyer*. They had never before needed any legal help, and they were wary of being tricked by an unscrupulous lawyer. They had heard stories about such people. In the neighborhood where they were living they knew there was a Legal Aid Office, so they went to it. Since their income was above the level which would allow them to be eligible for free service, the Legal Aid Office could not help them itself. It could and did, however, give them a list of names of reputable attorneys who would be willing to advise them for a reasonable fee. The Legal Aid Office told them that they were very wise in requesting this advice now. Their office had many clients who came in for help *AFTER* they had signed a contract —at a point when Legal Aid could be of no help since the agreement was already signed. Sue and Joe found a pleasant and patient attorney who told them that he would be happy to help them with the technicalities of home purchase. They arranged in advance what his fee would be, and the lawyer agreed to payments spread over three months.

Sue and Joe followed these precautions before deciding on their home:

☐ 1. LAWYER—They retained (or hired) an attorney to look after their interests. The lawyer made his own title search to double check the one made by the lending institution. He looked over the Walters' preliminary purchase agreement to buy the property, making sure that there was a clause which said their money would be returned in case they could not get the necessary loan. He drafted their loan note and mortgage since it was not done by the lender, but he would have examined the mortgage had it been drafted by the lender. And on the final day of the signing of the mortgage papers, he attended the meetings as the buyer's representative and read and approved all documents before the Walters signed. The cost of such services depends on the locality;

sometimes it is 1% of the total sale price. Joe wisely inquired first so that he would be prepared for this bill which was separate from the bill presented at closing of the transaction.

☐ 2. TITLE SEARCH — The examination of records and documents concerning previous ownership to make certain that the title (or deed of ownership) to the property does not have any debts against it. This is ordinarily part of the fee presented by the lending institution at closing and a necessary prelude to obtaining the title insurance which is usually required by the lender. The cost ranges between $50.00 to $100.00 and may be listed as part of the cost of the title insurance.

☐ 3. TITLE INSURANCE — The Walters knew they would have to pay a certain amount for insurance to protect the lender from loss should the title to the property prove defective because of a prior claim even after the most careful search. As they inquired about this insurance they realized that *their* part of the equity (that portion of the property they paid for through down payment and later increased by paying on the loan) would not be insured in this insurance. If a claim were brought, and the court did not rule in their favor, they would lose all they had invested. The Walters also found that it did not cost much more to buy additional insurance with the same company to cover their own equity. The insurance, which is paid only once and is part of the closing costs or lender's fees, usually runs several hundred dollars.

☐ 4. PROPERTY SURVEY — Ordinarily this is a part of the requirements of the lender and is billed to the borrower as part of his costs at closing. The land surveyor checks the boundary lines of the property to make sure they coincide with the description on the deed. He also determines whether the buildings are set back from the street and property lines the distance required by community law. The lender will insist that this be done before agreeing to lend the money, and Joe wanted to be sure that the land and house he intended to buy was the property which belonged with the contract. Survey fees range from $30 to $75.

☐ 5. APPRAISER — If the loan is FHA or VA underwritten, then government appraisers will look at the property and decide what is a fair evaluation of the property's worth. By law these valuations must be made known to the purchaser. Conventional lenders also have the property appraised and its value as a long-term investment determined. The amount they lend will depend on this appraisal and their limitation by law of per-cent-of-value (such as 80% of evaluation for a $15,000 home). These appraisals are not made known to the borrower-buyer although the fee for the ap-

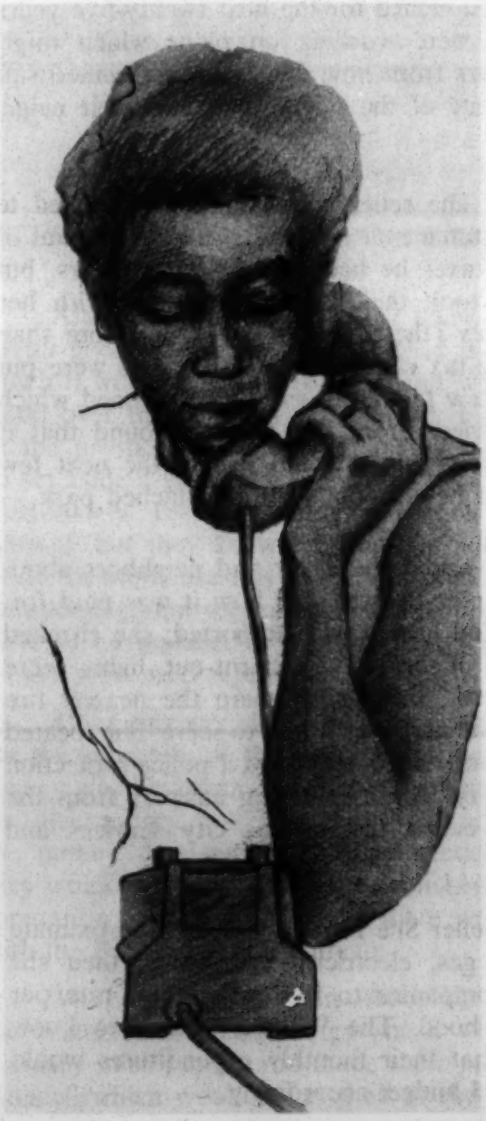
praisal is generally part of the closing costs. The FHA appraisal fee is paid by the seller. For a conventional loan, the charge, if any, is usually part of a general "lending charge." It may be that a first-time buyer like the Walters—or even an often-time buyer—may want to hire his own appraiser from a private firm to look over the property, inside and out. The appraiser considers neighborhood stability, analyzes the present housing market by checking the price of houses sold in the area recently after inspecting them and comparing them with the house the buyer is interested in and the price he is being asked for it. Sue and Joe felt that it would be money well spent to hire an appraiser. They found that for a detailed analysis the price range would probably be $75 to $100 and for a less detailed study about $30. The man they hired was an experienced appraiser who belonged to the Society of Residential Appraisers; he was also a member of the Appraisal Institute. They made certain that he was a member of these organizations; the Walters had been told that such men were usually reasonable and well-trained professionals who knew their business. They found out about these organizations by asking questions of real estate agents and at a near-by consumer education facility.

☐ 6. EXPERT'S ADVICE — Joe was still concerned about aspects of the house which required an expert's eye to evaluate. How sound was it structurally? Was the roof in good condition? What was the state of the plumbing and electrical wiring? He learned that an architect might be able to answer these questions. Joe's attorney suggested he ask the local branch of the American Institute of Architects, the Chamber of Commerce or various lending institutions to recommend architects to make this survey. He was able to locate a willing and well-thought-of architect who agreed to the fee of $15.00 per hour for his inspection. The architect looked at the exterior and landscaping as well as basic construction (foundation, beams, roof supports, flooring, windows, doors, insulation, wiring, plumbing and floor plan). Joe could have engaged for a small fee separate roof, electrical and flooring experts to do the same sort of job the architect did. He decided on the architect for his own convenience. Although Joe's lawyer said that the payment of the fees was negotiable with the seller, Joe said and his lawyer agreed that it was better to have the experts on the buyer's payroll where their opinions would not be influenced by another's interest.

☐ 7. TERMITE INSPECTION — To make sure that the house was free from termites the Walters contacted an exterminating company which gave the house a free inspection. It was agreed that

if termites were found the seller would pay the exterminating fee, which generally amounted to several hundred dollars, and contract for permanent bonding. The permanent bond meant the exterminating company would check for termites each year for a small continuing fee.

While the Walters were paying for advice from various people with specific training, they had set up for themselves a check list to make their own inquiries about their possible future home and its neighborhood.



☐ 1. ZONING — Sue was concerned about the zoning regulations for the neighborhood, whether they allowed for industrial sites, businesses and construction of multi-family dwellings. Besides that she wanted to know for herself how far back from the street property had to be set, whether it would be possible for Joe to have an office or small workshop at home when the time came for setting up his own business, and what, if any, other restrictions were on the use of the property. To find out about zoning, Sue first had to get the "legal description" of the property which means the *lot number and addition*. She finally found that she could get this "legal description" either from a copy of the tax receipt (which the seller had) or by calling the local auditor's office or city engineer and giving him the street address of the house they wanted to buy. Once she had the "legal description," Sue called the city zoning office (or planning commission) which gave her the regulations applicable to the property the Walters were considering buying. Sue also asked in the neighborhood whether these zoning regulations were strictly enforced or whether

people with political influence could obtain special exceptions. She was glad to find that the property was protected by uniform application of the regulations.

☐ 2. FREEWAY CONSTRUCTION — With "legal description" in hand Sue went to the local planning commission and asked about future highway construction in that area. She inquired further about city plans for urban renewal areas, municipal facility construction, school construction and university expansion, anything which might affect the neighborhood where they wanted to buy. Although the planning commission couldn't guarantee that the neighborhood would be untouched for the next twenty-five years, Sue could see that they were working on plans which might take effect five or ten years from now. Their house seemed safe for the next ten years; none of the plans related to their neighborhood.

☐ 3. PROPERTY TAXES — The seller was willing when asked to show the Walters his tax statements which showed the amount of city and county property taxes he had paid in recent years, but to check once more Sue took the "legal description" with her and went to the tax *offices* (there turned out to be more than one). She asked about the tax rate, what use the taxes were put to in that area and what new facilities were being planned which would require new tax levies. From this trip she found that it would be likely that property taxes would rise in the next few years to pay for building a new school with an attached park.

☐ 4. CITY SERVICES — Sue asked the seller and neighbors about how efficient the garbage pick-up was and how it was paid for, about the sewage service and how it was supported; she checked street lights and inquired if broken or burnt-out lights were quickly repaired or replaced. She found where the nearest fire station was and how large the area was it had to serve. She located the nearest police precinct and asked neighbors if police protection were routine and satisfactory. After collecting answers from the seller and neighbors Sue called the various city services and inquired directly.

☐ 5. UTILITIES — From the seller Sue found what the approximate bills were per month for gas, electricity and water; then she checked with the utility companies to find what their rate per unit was for that neighborhood. The Walters wanted to know as definitely as possible what their monthly expenditures would be for utilities so they could budget accordingly.

☐ 6. INSURANCE — Joe knew that the lender required "hazard insurance," and he was curious about the rates for this insurance from various companies. The lender had suggested that the insurance be bought from a certain company, apparently an affiliated company, but Joe decided he would see if he could get the same coverage elsewhere for less. This was his privilege. Joe also wanted his own equity in the house covered and not just that part of the value of the house which was the lender's. Joe found that different locations meant different insurance rates—that the distance from the house to the nearest fire hydrant, the location and service area of the nearest fire station, and the construction of the house (frame, brick or stone) along with other factors all had a part in determining this rate. Joe also found that with just a little added to the monthly premiums for hazard insurance he could have a "homeowner's policy" which included not only fire and wind insurance but also insurance on personal belongings and insurance to cover liability for injuries others might suffer while on the Walters' property. Joe was still able to have the insurance premium prepaid as part of the monthly note on the house.

After checking off all these questions, Sue and Joe felt they had a pretty good idea of the true state of the house they wanted to buy, how much it would cost to live there and what might happen to the neighborhood over the next ten years or so. Finally they took a good *hard* look at the prospects of continued maintenance. They knew they would have to set aside a little each month for the maintenance jobs when they came. Fortunately, Joe was handy with tools and could do many repair jobs himself, but they knew the house would have to be repainted every few years for the house was frame, not brick. The yard needed some additional landscaping, and they would have to buy gardening tools. The roof would have to be replaced within the next ten years, and parts of the interior would soon need repainting.

All of this would not be cheap. And they had no intention of falling for the sales talk of the bogus repairmen who tricked people out of their money and sometimes their homes by pretending they would make repairs for little money and long terms but actually doing no work and taking the money. Joe said when they needed help on repairs for the house they would go to an old and established firm—after they had checked its reputation and called to see if there were any complaints filed against it with the Better Business Bureau.

With that last thought about the responsibilities for maintenance the Walters were ready to go ahead with the sale. They signed the preliminary sales papers and made their partial down payment (the "earnest money" which would be applied to the full down payment once the loan

was approved) AFTER THEIR ATTORNEY HAD LOOKED OVER THE PAPERS. They applied for and secured an FHA-insured loan; they could not afford a very large down payment.

On the big day for the final settlement, the seller and his attorney met with the Walters and their attorney and the lender. The Walters' attorney read over the mortgage agreement and loan note and advised them to sign both. This done, the lender handed the seller a large check. Then a list of closing costs was presented to the Walters which included:

— fee for recording the deed
— fee for registering the title
— fee for recording the mortgage
— real estate transfer tax
— part of real estate tax remaining for the rest of the year (if prepaid by the seller)
— part of insurance payments for the remainder of the year (if prepaid by the seller)
— gas or water bills (that part, if any, prepaid by the seller)
— title insurance (includes charge for title search; the premium is paid only once)
— mortgage service charge (charge to pay for such expenses as inspections, preparing loan papers, lender's attorney's services, photographs, notary fees, processing fees, commission and such overhead as stationery and postage); usually 1% to 2½% of the sum borrowed
— property survey (to determine lot lines and usually required by lender)
— credit report (required by lender with charge passed on to borrower; cost about $10.00 for long-term residents of a town).

In total the closing costs for the Walters were about $500.00. They paid them along with the rest of the down payment from their savings and were told that the house would be theirs—in only 25 more years!

That evening the Walters celebrated with just the family. They had worked hard to select a house which would serve their needs, retain its value over the years of the loan and afterwards, grow with the family and be sound and comfortable and pretty. They had found such a house, they believed, and now it was theirs. Certainly, they knew they would have to be responsible, keep the house well painted and repaired, make their monthly payments on time. All this would mean careful budgeting. But they had considered the disadvantages and demands in advance and were willing to devote the time, thought and money required of home owners for the sake of a better home.

4 | BREAKING BARRIERS

After the Walters were settled in their new home they were considered local experts on house buying among their old friends. When asked for advice, when friends wondered if they should expect any trouble if they bought or built in a neighborhood of another race, Sue and Joe gave them some suggestions. They understood the problems since they, too, were Negroes.

1. Although there is not a national fair housing law which requires that a seller not discriminate against a prospective buyer because of race or color, creed or national origin, there are some houses which *must* be sold on a non-discriminatory basis. These houses are those which have received FHA or VA assistance in construction (one-or two-family dwellings which have been occupied by the owner are not under this ruling) or those which have FHA or VA financing. The FHA or VA repossessed houses are often good buys. Anyone interested can obtain a list of properties acquired by FHA for resale in their state by contacting their state FHA office. For VA repossessed houses the buyer must contact a real estate agent to learn which properties are available.

2. Sometimes builders and sellers try to impose a "color tax" on non-white buyers. Checking to determine the truth of suspected discriminatory treatment could be organized through the state Council on Human Relations or the nearest Urban League office. After an interested Negro couple looked at a house, learned whether it was for sale, what price was asked, what financing terms were suggested by the seller, they would turn this information over to their white checking couple. This couple would give information very similar to that given by the Negro couple as to number in family, job, length of time working, financing needs, housing requirements, age, etc. The white couple, giving the seller this similar information, would then find out if the house were for sale, the price, financing, etc. If the answers varied considerably for the two couples, then their careful documentation of the questions, answers and treatment might constitute a strong

case to prove that discrimination existed or that a "color tax" (higher price for the Negro prospective buyer) was being exacted. This information would only be useful directly for that property which is under the President's Executive Order 11063 forbidding discrimination in government aided or financed housing.

3. If the seller or builder or lender is seen to be discriminating where there is a legal basis to sustain a complaint, those being discriminated against should write the regional VA or FHA office, the national VA or FHA office, the regional U. S. Commission on Civil Rights and the state Advisory Committee to the U. S. Commission on Civil Rights. Any results follow long delays and continued prodding by the aggrieved party; even if no action is taken in time to assure that the minority group buyer is able to buy the property against which the complaint was filed, the complaint will probably make it easier for a Negro to buy similar property next time.

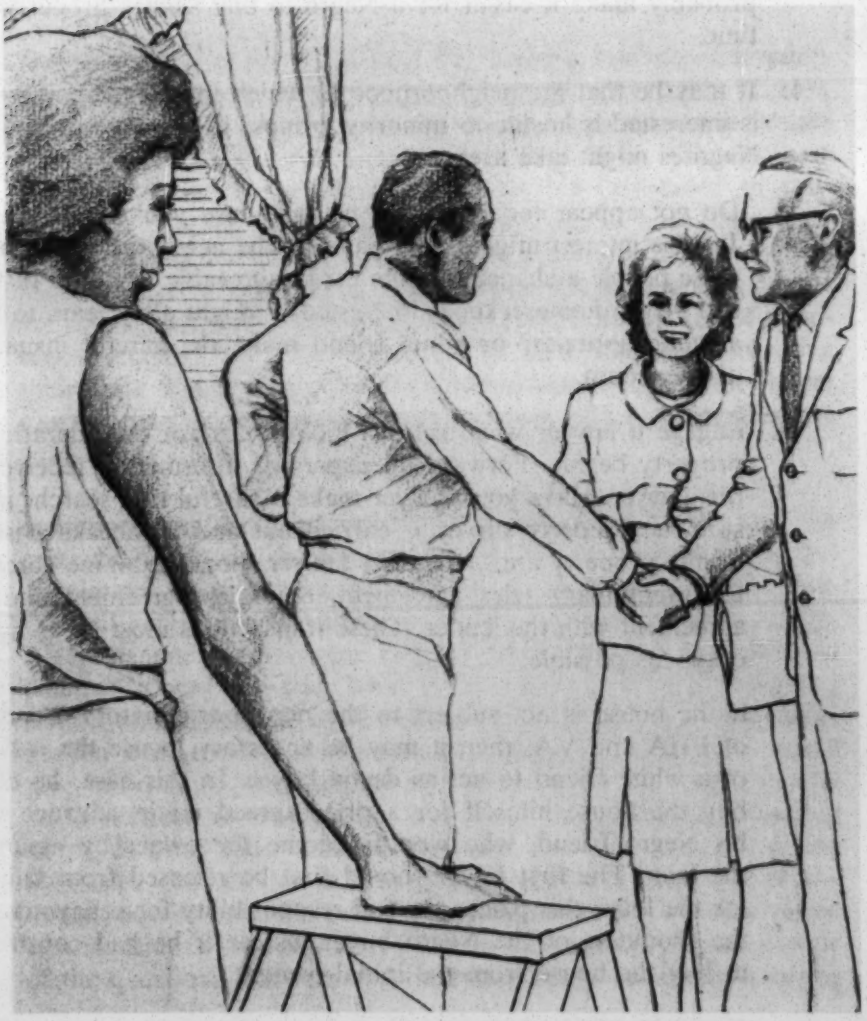
4. It may be that the neighborhood in which the Negro homeseeker is interested is hostile to minority groups. If so, some precautions Negroes might take are:

A. Do not appear too interested in the house you are looking at. Intense interest might cause panic in the neighborhood and give these people a chance to unite for disagreeable hostility. Instead, if a Negro homeseeker is interested, it might allay fears to have a white appraiser or white friend make the careful inspection of the house.

B. Engage a lawyer when serious looking and/or consideration of property begins. Forward all papers or information received to this lawyer. Have your lawyer make a careful title search; make sure the property survey is carried out and all checks possible on the property are made. The lawyer should examine carefully the preliminary sales agreement, the sales agreement and the agreement with the lender. These transactions must be as tightly drawn as possible.

C. If the house is not subject to the non-discriminatory directives of FHA and VA, then it may be necessary to use the services of a white friend to act as decoy buyer. In this case, he could buy the house himself for a price agreed on in advance with his Negro friend, who would become the owner by assuming the loan. The first buyer should first be released from liability for the loan; this places the full responsibility for repayment on the shoulders of the Negro buyer just as if he had contracted to buy the house from the initial owner.

D. Once the house is purchased and it appears that there is hostility in the neighborhood, notify the local law enforcement officials of any fears so that they may provide protection of property and person. In areas where the local police have not given equal protection to Negroes, then it would be wise to notify the nearest state and federal officials. It is unlikely that these officers will provide actual protection, but they would be alerted to the possibility of violence. Although violence is less likely now than in the past, even in the South, the new Negro resident in a predominantly white neighborhood should be prepared for its eventuality. Besides law enforcement authorities the new home-owner should contact the nearest Council on Human Relations or similar group and clergymen in the new neighborhood. The clergy especially could be of great help in reducing tension.



E. On moving day, use a moving van if at all possible. It costs more than the move-it-yourself method, but movers can move the new family much quicker, and the van out front gives a look of stability and ordinariness to the operation. The first job inside the house should be to put up some kind of curtain over the windows to cut out curious neighborhood watchfulness. Once this is done, continue the unpacking operations quietly and proceed with ordinary activities, staying indoors if possible.

F. In the following weeks, entertain a minimum of visitors. Give the neighbors time to get used to the new family. White friends, clergy or white members of the local Council on Human Relations (bringing their children along to play) should call and be seen going in and out of the house. This could do much to relieve neighbors' fears and establish a pattern of behavior for the neighborhood.

Sue and Joe were glad to make these suggestions. They were not meant to alarm their friends or discourage them from moving into a neighborhood of another race. The Walters felt that they had a right to live where they could find the best housing for the money they could spend, in a neighborhood which best fitted their needs. If the neighborhood happened to be white, they knew difficulties could arise, and they thought ahead about how to cope with them.

HERE'S HOW HOME LOANS COMPARE

	FHA LOANS	VA LOANS	CONVENTIONAL LOANS
What's the interest rate?	Currently 5¾%. With the ½% premium for FHA insurance, you pay an effective rate of 6¼%. On loans of $8,000 or less, there may be a service charge, too, up to ½%.	Currently 5¾%.	Varies with lenders, locality and time. Also may vary by type of property and size of your down payment. Rates are in the 6½% minimum range.
How long to repay?	10, 15, 20, 25, 30 or 35 years, but no longer than three-fourths of FHA's estimate of the remaining economic life of the structure.	Up to 30 years, but no longer than the estimated economic life of the structure.	Generally 20 to 30 years, but sometimes under 15 years.
What's the most you can borrow?	On a home you live in yourself, $30,000.	No limit as such. But you cannot pay more than VA estimate of "reasonable value."	No dollar limits. But there are percent-of-value limits. See below.
How much of house value can you borrow?	For a house okayed by FHA before construction or one completed longer than one year: 97% of $15,000 plus 90% of the next $5,000, plus 75% of value over $20,000. For other houses, use 90% of the first $20,000 plus 75% of value above $20,000.	VA allows 100% loans. Actually, how much you can get depends on how much a lender will risk on the strength of VA's maximum guarantee of $7,500.	Depends on the lender. Usual limits: Insurance companies 66⅔%-75% Savings & loan associations 80%-90% Most banks 75%
How big a down payment?	For homes valued $8,400 to $10,000, at least $300 down. For those valued $11,700 to $13,300, at least $400 down. Others more.	May be nothing but closing costs.	Difference between maximum loans as above and purchase price.
Prepay (paying the loan ahead of schedule) without penalty?	Yes, up to 15% in any one year.	Yes.	Some restrictions on prepayment likely.
Put a second mortgage with it?	No.	No.	Yes.

FHA AND VA REPOSSESSED HOUSES

Repossessed houses are those houses which have been foreclosed (or taken back) by the lender because the borrower has failed to repay the loan (or money borrowed). FHA and VA loans mean the federal government backs up the loan and assures the lender repayment. After the government's obligation to the lender is satisfied by paying off the loan, the government (the Federal Housing Administration or the Veterans Administration) takes possession of the house and resells it. VA and FHA repossessed houses come under President Kennedy's Executive Order 11063 forbidding discrimination in the sale and rental of houses. Much of this property is well built and can be purchased for a reasonable price.

FHA REPOSSESSIONS: When the FHA repossesses a house, it takes a number of steps which eventually lead to the house's resale:

1. The repossessed house is APPRAISED and a reasonable selling price is fixed. The appraiser tells FHA what repairs, if any, need to be made to make it conform to FHA standards.
2. These repairs are made.
3. If there are many repossessed properties in an area, a MANAGEMENT BROKER is hired. This man (or firm of real estate agents) supervises the repairs and keeps the house in shape while it is on the market.
4. After the house is fully repaired, it is publically advertised for sale (in Atlanta, Georgia, in the Sunday *Journal-Constitution*) and listed in the monthly FHA-ACQUIRED PROPERTIES mailing list. (This list may be obtained by writing the nearest state FHA office and requesting it.)
5. Only after public notice is given can the property be shown or sold.*

Interested persons must deal through a real estate agent or the management broker. This agent or broker contacts the state FHA office to make the offer to buy. In cases where there is a management broker, the real estate agent must contact him and deal through him.

After the public listing in the paper, offers may be presented to the FHA office. Usually several offers are received at the same time. When

*The management broker knows in advance which houses are FHA repossessions and what progress has been made on repairs. He has the key to the house. Sometimes he shows the house prematurely before the public listing, which is contrary to FHA policy. With the management broker's advantage of prior knowledge of property and approximate time of its sale, his clients are often able to have their bids in first. This means that the Negro buyer may have to contend with double discrimination if the agent of his choice is not the management broker.

this occurs the FHA decides which offer to consider first by seeing which ones show a willingness to buy the house at the FHA-appraised price and for the necessary down payment (usually 3% of the sales price). If the offers all indicate willingness to accept the appraised price and submit the necessary down payment and are accompanied by an appropriate earnest money deposit in the form of a certified or cashiers check made payable to the FHA, then the order of the offers is decided by lot. Only after drawing for order of consideration does the FHA run a credit check on the applicants.

FINANCING for FHA-acquired properties may be any one of three ways:

1. Purchaser pays all cash.
2. Purchaser obtains a conventional loan.
3. If private financing is unavailable under the first two means, then the FHA may accept a mortgage given by the purchaser.

VA REPOSSESSED HOUSES are handled in approximately the same way as the FHA repossessions.

The houses are appraised before foreclosure and a fair market value is assigned to the property. Repairs are made if necessary, but the houses can be bought "as is." If they are bought "as is" then the prospective buyer may, with VA approval, occupy the house for rent during the closing of the sale. The houses must be bought through management brokers; a buyer's broker must place his offer for the property through the management broker if there is one. The management broker cannot sell the house until the price has been established and the list of available properties with price and minimum down payment sent to all real estate agents requesting it. (The list is not ordinarily available to private individuals.) After this list is published, offers may be submitted to the VA (through the management broker), and all offers submitted during the first 48 hours are considered as having arrived at the same time. The VA then considers the offers in order of being most advantageous for the government; that is, which offer is willing to make the largest down payment, requires the shortest repayment time and is the best credit risk. Offers are considered in order of their risk, with minimum risk being considered first. In all cases, a veteran's offer comes first. After the first 48 hours, offers are considered in the order they are received.

If a prospective Negro home buyer is interested in the FHA-repossessed properties and he feels that he is being discriminated against by the real estate agents in the area or by the management broker, he may make a complaint to the FHA field office. "Discrimination" could be refusal to show an FHA-acquired house, or refusal to sell such a house. Proof of discrimination may come through the use of "checkers" or white "buyers" who go to the same real estate agent who has told a Negro buyer that no FHA-acquired property is available. If the checkers are told that

repossessed property is indeed on the market, that woud constitute discrimination. Another proof of discrimination would be if a real estate agent told a Negro buyer that the FHA-acquired house he was interested in had an "offer in process." The Negro buyer could check with the FHA field office to see if for that property an offer *was* in process. If it were not and the real estate agent had lied, then that would be proof that the agent was discriminating. The complaint of discrimination should be backed with as much evidence as possible, something more than just a "feeling." To prove discrimination is often difficult; it requires a knowledge of real estate practices and legal rights which the layman often does not have. The home buyer could turn for help in building his case to his local Legal Aid Society, NAACP chapter, Urban League office or Council on Human Relations. (See page 42 for addresses).

Researchers who worked on this pamphlet found it very difficult to extract from FHA a written description of complaint procedures in cases of alleged discrimination. The VA could not provide any such written description at all. FHA procedures apparently have not been given wide distribution and anyone asking the agency is likely to be given the impression that the procedure is, at best, vaguely defined, involving only that a written complaint be submitted to the local field office.

In reality, Executive Order 11063, sections 51601-51612 (which outline these procedures) is very specific. These sections provide, in part, that: (1) all complaints be submitted in writing by the individual or an officer of the organization on whose behalf it is filed, using FHA form 797 where possible; (2) that the responsibility for processing the complaint rests with the Insuring Office Director having jurisdiction over the housing involved; (3) that FHA must make every effort to properly dispose of the complaint within 30 days and that when more time is needed preliminary reports should be submitted giving reasons for the delay and establishing a new terminal day; (4) that no public statement be made concerning the details of a complaint pending a final decision on its merits; (5) that acknowledgement of the complaint be made by the Insuring Office Director within two working days of its receipt; (6) that the alleged violator after first being informed of the complaint against him, also be notified not to take any action that would cause the housing accommodations which are the subject of the complaint to become unavailable to the complainant until the matter is properly settled; (7) that where the Director has found evidence of discrimination no further FHA applications of the violator be accepted for processing and any applications that he has in process shall be discontinued until either (A) the discriminatory practice has been eliminated and satisfactory assurances of future compliance have been received or (b) the findings of discrimination are reversed by the commissioner.

Complaint procedures through the VA—as already stated—were not available in written form. Through conversations with VA spokesmen,

however, the process seems essentially to amount to this: If real estate agents in the area and the management broker will not show to a prospective Negro buyer the VA-acquired properties, then that buyer may appeal directly to the VA which may then sell the house to him without dealing through the broker. The complaint should be submitted to the local VA office in writing together with all other documents to prove the discriminatory act.

Both FHA and VA indicate that they have had few complaints; both were extremely cautious in discussing their procedures. Whatever the reason for such an attitude, this much is certain: complaint procedures should be adequately defined by both agencies and should be readily available at all local and field offices. In filing a complaint with either agency it would be advisable to send a copy to the regional U. S. Commission on Civil Rights and the state Advisory Committee to the U. S. Commission on Civil Rights.

Redress for complaints in any event will probably be slow and reluctant. But if rights under the President's Executive Order are not used then they are really meaningless. And unless those who have been discriminated against are willing to file a complaint and to carry it through with persistence there likely will never be adequate complaint procedures.

PRESIDENT'S EXECUTIVE ORDER 11063

On November 20, 1962, President John F. Kennedy issued Executive Order 11063 which forbids housing discrimination in federally aided housing programs. The housing affected by the order is that:

1. owned or operated by the federal government (homes repossessed under FHA or VA programs fall in this group);
2. provided in whole or in part with the aid of federal loans, grants, advances or contributions;
3. provided in whole or in part by loans insured, guaranteed or otherwise secured by the credit of the federal government (all homes financed through the Federal Housing Administration or the Veterans Administration);
4. provided by the development or redevelopment of real property made available by a state or local public agency through federal financial assistance for slum clearance and urban renewal.

The order applies to all housing and related facilities provided with federal assistance made available *after November 20, 1962*. It also applies to all housing that is owned or operated by the federal government, no matter when provided (such as FHA and VA foreclosures). The order also covers all housing owned or operated by the Defense Department, as well as any housing that is financed with the aid of FHA mortgage insurance for defense personnel.

BUILDERS AND DEVELOPERS OF NEW HOUSING PRODUCED UNDER THE FEDERAL LOAN INSURANCE (FHA) OR GUARANTEE PROGRAM (VA) ARE PROHIBITED FROM DISCRIMINATING in the sale or rental of this housing if their applications for government assistance were filed after November 20, 1962, the time of the executive order.

HOME FINANCING INSTITUTIONS ARE PROHIBITED FROM DISCRIMINATING on the basis of race, color, creed or national origin in their lending practices with respect to housing loans which are insured, guaranteed, or otherwise secured by the credit of the federal government as the result of applications filed after November 20, 1962.

AN INDIVIDUAL HOMEOWNER SELLING HIS OWN HOME IS NOT COVERED BY THIS ORDER. The Federal Housing Administration and the Veterans Administration have exempted owner-occupants of one- or two-family houses from the regulations issued by these agencies to implement the executive order. Lenders, however, doing business under FHA or VA programs may not refuse a loan to a qualified buyer in such cases because of race, color, creed, or national origin.

EXPLANATION OF TERMS

CLOSING COSTS: Charges to the buyer presented at the time of purchase. The charges are usually unexpected, and they must be paid for at the time of purchase in *CASH*. They include the cost of title insurance and the amount of hazard insurance due for the remainder of the year (if prepaid by previous owner), the amount of real estate tax due for the rest of the year, recording fees charged by state and sometimes city offices to record the change of ownership, recording tax fees for states which require revenue stamps (tax stamps) to be attached to the documents filed. Besides these charges are the fees the lending institution may pass on to the borrower for the services of experts used to check the investment value of the property and the position of the borrower before making a loan (title search or the check to see that the title to the property is in good order; property survey or the check on the dimensions of the property; appraisal of the value of the property to guide the lender in deciding how much to lend; personal credit report on the borrower to see if he is a good credit risk, has a steady job and pays his debts). A fee for the outside lawyer who is attending to the seller's interest may be charged to the buyer. In FHA loans closing costs also include a discount percentage which is, in effect, a service fee paid the lending institution for handling the loan. The items charged to the buyer at closing are negotiable. Sometimes the seller may pay part of them. In all cases the buyer can find out a few days in advance the approximate sum necessary for these costs by telephoning the lender or the real estate agent or by having the buyer's lawyer do so.

DOWN PAYMENT: The money given as partial payment for the house at the time of purchase.

EARNEST MONEY: The money given by a possible buyer to the seller to show that he intends to buy the house. With this money as promise to buy, the seller holds the house for the buyer while he is arranging for a loan. Usually in a preliminary sales agreement (have a lawyer check this agreement before signing), the possible buyer has his earnest money returned if he is not able to get the necessary loan.

EQUITY: The actual dollars and cents value that an owner has in his home; in effect, his investment once all fees and charges against his property have been paid.

HAZARD INSURANCE: Insurance against fire, windstorm and other specified natural hazards. This insurance is required by the lender and is usually part of the payment each month to the lender.

INTEREST: The fee paid lending institution for the loan; the amount of money the lender charges the borrower for the use of the lender's

money. Interest is usually given as a per cent. The borrower must pay that per cent per year for the money not repaid the lender.

LOAN: The money borrowed to buy a house; the money lent either by a lending institution (such as a bank) alone or lent by a lending institution and backed by the Veterans Administration or Federal Housing Administration for buying a house.

Conventional Loan: Two-party loans between the borrower and lender. The loan is "secured" or backed by the value of the house being bought and by the credit evaluation on the borrower. This credit evaluation depends on the borrower's job, salary and prospects of remaining at the job and his record in paying past debts.

FHA Loans: Three-party loans where the Federal Housing Administration is involved as well as the lender and borrower. The FHA insures the lender against loss if the borrower fails to repay the loan. For this insurance the borrower pays ½ of 1% of the total loan. This money goes into a common pool to pay the losses when borrowers default.

VA Loans: Three-party agreement where the Veterans Administration guarantees repayment of part (60%) of the loan up to a maximum of $7500.00.

MORTGAGE: Agreement for a long-term loan where the lender has a claim on the property as security for the money he has lent and may foreclose or take back the property if the borrower does not pay the amount borrowed according to a time schedule.

MORTGAGEE: Another name for the lender.

MORTGAGOR: Another name for the borrower.

PRINCIPAL: The sum borrowed. When the borrower repays the loan, he pays each month a certain amount for interest on the money lent and for insurance and taxes; the rest of the payment is paid on the principal or the money borrowed.

TITLE: The right to exclusive or sole ownership.

TITLE DEED: Legal document stating that a piece of property belongs to the owner and was transferred to him from the previous owner with no legitimate claim remaining unsatisfied.

TITLE INSURANCE: Insurance to make sure that the lender experiences no loss if the title to a property has earlier claims to it. This insurance provides funds to defend the insured title against any claims (such as a forged deed or an undisclosed heir) and to compensate the insured party against loss. The buyer, for a small additional fee, may cover his own equity with title insurance. The insurance is paid *only once*, at the time of sale, and is a per cent of sales price.

TITLE SEARCH: The examination of records and documents concerning previous ownership to make certain that the title (or deed of ownership) to the property has no claims or debts against it.

HELPFUL ARTICLES AND PAMPHLETS

General discussion as to how to determine a good house and a good value:

"Buying a House—Is the Price Right?," *Changing Times,* Vol. 18, November, 1964, pp. 30 - 32. This article points out ways to try to determine whether or not a house's price represents "true market value"; it suggests that if the prospective buyer hasn't the time himself for determining the value then he should hire a professional appraiser.

"How to Take the Questions out of Buying or Selling a House," *Better Homes and Gardens,* Vol. 41, March, 1963, pp. 117 - 120. Discusses with detail the problems of home financing, finding a good location, checking construction, determining the condition of the house and true market value and how to make an offer.

Before You Buy A House by Robert A. Marshall, *Changing Times.* Published by Kiplinger Washington Editors, Inc., 1729 H Avenue, N. W., Washington, D. C.
This 96 page paperback booklet discusses in detail and in an interesting manner the many questions a buyer has when deciding on a new home. It helps the buyer select a house which suits him and explains in simple but precise language the intricacies of financing. Although it was published in 1964, very little of the material is dated. It would be $1.95 well spent by any serious home buyer.

Discussion of specific topics related to homes, sound efficient construction and lasting beauty and comfort:

Superintendent of Documents, Washington, D. C. 20402.
"Homes: Construction, Maintenance, Community Development," a bibliography of government pamphlets available on the home. This bibliography lists pamphlets on such topics as better lawns, plumbing, interior decoration, floors, roofing and termites. Prices for the pamphlets range from $3.00 to 5¢ with most available at a cost of 40¢ to 5¢.

Consumers All: The Yearbook of Agriculture, 1965. Each year the Agriculture Department publishes this practical book of facts dealing with every part of the home and home management. It discusses how to landscape a garden, select a good fabric for curtains or protect a house from decay and termite damage. The cost of this

512 book is $2.75 and may be ordered from the Superintendent of Documents, Washington, D. C. 20402. The local library in a town will probably have a copy.

Plumbing-Heating-Cooling Information Bureau, 35 East Wacker Drive, Chicago, Illinois 60601. Information on the above topics.

Agricultural Information Office, College Station, Texas 77840. Safety information on the home.

Small Homes Council-Building Research Council, University of Illinois, Urbana, Illinois 61801. Basic facts on equipment and materials and advice to the buyer on what to look for to suit his needs.

Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, Illinois 60601. Information on how to select furniture and appliances to get the best service for the money.

American Home Lighting Institute, 360 North Michigan Avenue, Chicago, Illinois 60601. Gives basic requirements and plans for lighting a home adequately.

Information on Veterans Administration or Federal Housing Administration loans may be obtained from these two agencies:

Veterans Administration, Washington, D. C. 20420

"To the Home-Buying Veteran: A Guide for Veterans Planning to Buy or Build Homes with a GI Loan," pamphlet # VA 26-6 Revised.

"Questions and Answers on Guaranteed and Direct Loans for Veterans," pamphlet # 26-4 Revised.

"Pointers for the Veteran Homeowner: A Guide for Veterans Whose Home Mortgage is Guaranteed or Insured under the GI Bill," pamphlet # VA 26-5 Revised.

Federal Housing Administration, Washington, D. C. 20411

"FHA Financing for Home Purchases and Home Improvements," Pamphlet # FHA 428.

"FHA Home Mortgage Insurance," pamphlet # FHA 208.

"An FHA 'Quick Guide' to Buying a Home," pamphlet # FHA 428-A.

"Loan Closing Costs on Single-Family Homes."

HELPFUL ORGANIZATIONS

State Councils on Human Relations
For the address of the Council in your state, write Southern Regional Council, 5 Forsyth Street, N. W., Atlanta, Ga. 30303.

U. S. Commission on Civil Rights
Write Jacques Wilmore, U. S. Commission on Civil Rights, Mid-South Field Office, 167 North Main Street, Memphis, Tenn. 31803, for contact in your state Advisory Committee.

National Urban League
The Southern Regional Office of the Urban League, 78 Marietta St., N. W., Atlanta, Georgia 30303, will send you the address of the local Urban League nearest you.

National Association for the Advancement of Colored People
The address of your state NAACP may be obtained from the Southeastern Regional National Association for the Advancement of Colored People, 859½ Hunter St., N. W., Atlanta, Ga. 30303.

Veterans Administration Loan Guaranty Division
S. E. Regional Office: 449 W. Peachtree Street, N. W., Atlanta, Ga. 30303.

Federal Housing Administration
Home office: Federal Housing Administration, Washington, D. C. 20425.

Urban America
1717 Massachusetts Avenue, N. W., Washington, D. C. 20036.

American Civil Liberties Union
S. E. Regional Office: 5 Forsyth Street, N. W., Atlanta, Ga. 30303. (ACLU's program centers around legal services and lawsuits.)

National Catholic Conference for Interracial Justice
Southern Field Office: 1046 Baronne St., New Orleans, La.

Anti-Defamation League of B'Nai B'Rith
Southeastern Regional Office: 41 Exchange Place, S. E., Atlanta, Georgia 30303.

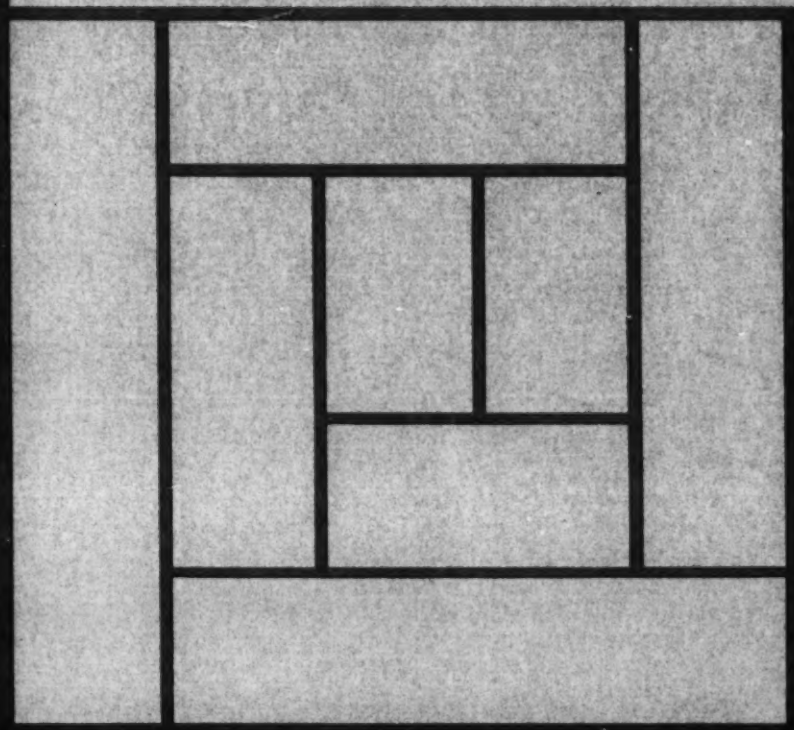
American Friends Service Committee
Southeastern Regional Office: 1818 S. Main St., Highpoint, N. C.

American Jewish Committee
Southeastern Regional Office: 41 Exchange Place, S. E., Atlanta, Ga. 30303.

A HOME OF OUR OWN: A Guide for Home Buyers

a, Ga. / 1966

PATTERNS FOR ACTION



THE CHURCH AND NOT-FOR-PROFIT HOUSING

NUMBER 1 IN A SERIES OF REPORTS BY THE JOINT URBAN PROGRAM / EXECUTIVE COUNCIL OF THE EPISCOPAL CHURCH

HOUSING: A REGIONAL PLAN OF ACTION FOR THE SOUTHERN STATES

August 1, 1974

Prepared by: Coopers & Lybrand

In Cooperation With: Southern Regional Council

Prepared for: Southern Growth Policies Board
Commission on the Future of the South
Human Resources and Public Services
Technical Committee

ABSTRACT:

Millions of American families are deprived of a suitable living environment. At the center of this problem is the lack of adequate housing. The scope and implications of the nation's housing ills were analyzed in considerable detail by the Presidents' Commission on Housing whose report was submitted to the President in 1968. The findings of the Commission and the results of comprehensive housing programs enacted subsequent to the Commissions' report have served to demonstrate the complex and multi-faceted nature of the problems of providing a "decent, safe and sanitary home for every American".

In light of the national housing problem, the issues facing the Southern Growth Policies Board and its constituent Southern states are:

- What are the peculiar housing problems in the South?
- What should the Southern States be doing to alleviate these problems?
- How should they go about it?

The purpose of this report is to recommend a plan of action directed at the solution of the South's housing problems.

Any meaningful and complete plan of action must conceptually incorporate several elements. First, and perhaps most important, there must be a clear and factual definition of the problems being addressed in order to help ensure that any resultant comprehensive plan is based upon the fullest understanding of those problems. Secondly, there must be statements of the broad goals of the plan -- statements which reflect long range objectives and thereby serve to channel efforts more productively, result in more logical courses of action, and provide bench marks with which to keep people and activities on track. Third, clear, measurable and attainable objectives must be set -- objectives which indicate where you want to go or what you want to accomplish. Fourth, there must be statements of related policies, that is, the practices or

methods which will be used to accomplish the established objectives. And last, there must be a logical series of action steps to be taken to implement the plans.

The format of this report and the conduct of the housing study upon which the report is based are reflective of the concepts described above. Considerable emphasis has been placed upon the definition of the nature, extent and geographic distribution of the housing problems in the South. A detailed stratification of the problems at the time of the 1970 census is provided for each state, as well as projections of the need for housing units and housing subsidies through 1980. Based upon this definition of the problem, there follows a recommended plan of action including:

- statements of regional housing goals,
- statements of regional housing policies, and,
- recommended actions to be taken by the various states, either individually or collectively.

There has been no attempt to establish or recommend specific objectives on a regional or state level since the establishment of objectives implies the commitment of required resources -- a commitment which may only be made by the states themselves, following their own detailed appraisal of the problems and assignment of a priority to the solution of these problems.

This report utilizes various forecasts and estimates for the purpose of regional and statewide planning. This data is very useful for such a purpose but should <u>not</u> be used as the basis for confirming the effective demand or marketing possibility of a specific housing program or project.

ACKNOWLEDGEMENTS:

This project has been conducted in support of the Commission on the Future of the South's Human Resources and Public Services Technical Committee, one of four committees established by the Southern Growth Policies Board.

This report has been prepared by the Management Consulting Services Division of Coopers & Lybrand and is based upon the regional housing study conducted by Coopers & Lybrand with the assistance, support and cooperation of the Housing Task Force staff (Geri Harris, Coordinator) of the Southern Regional Council, George H. Esser, Executive Director.

The methodology underlying the regional housing needs analysis is based upon an approach developed by Coopers & Lybrand during the conduct of similar analyses for the Missouri Housing Development Commission and the Kentucky Housing Corporation. Public Use Sample computer tapes of the 1970 Census of Housing were provided by Oak Ridge National Laboratories, specifically Mr. Andrew S. Loebl, Director, Urban Research Group. Computer processing of these tapes was performed by the Urban Studies Center, University of Louisville, J. Douglas Nunn, Director, utilizing software made available by the Kentucky Housing Corporation, John W. Polk, Jr., Executive Director.

CONTENTS

Section	Description	Page(s)
	Abstract	
	Acknowledgements	
I	Introduction	I-1 to I-3
II	Summary Observations and Conclusions	
	. Nature and Extent of Housing Problems in the South	II-1 to II-4
	. State Housing Program Goals and Policies	II-4 to II-6
	. Recommended Collective Actions	II-6 to II-7
	. Recommended Unilateral Action by SGPB States	II-7 to II-9
III	Detailed Analysis of Housing Problems in the South	
	. Introduction	III-1
	. Extent and Distribution of Substandard Housing at 1970	III-2 to III-6
	. Characteristics of Housing Units Needed at 1970	III-7 to III-9
	. Characteristics of Households Resident in Substandard Housing at 1970	III-10 to III-13
	. Analysis of Vacant Housing	III-14 to III-18
	. Component of Cumulative Housing Need in the SGPB Region through 1980	III-19 to III-22
	. Analysis of Households in Need of Subsidies	III-23 to III-29

CONTENTS, Continued

Section	Description	Page(s)
IV	Goals and Policies: Framework for Action	
	. Introduction	IV-1 to IV-2
	. Statements of Housing Goals	IV-2
	. Statements of Housing Policy	IV-3 to IV-4
V	Recommended Action For the Southern Growth Policies Board and the Constituent States	
	. Collective Actions for the Southern Growth Policies Board	V-1 to V-3
	. Recommendations for Unilateral Action by the States	V-4 to V-15
VI	Appendices	
	. Appendix A - Methodology	A-1 to A-15
	. Appendix B - Synopsis of Current State Involvement in Housing	B-1 to B-8

EXHIBITS

A	Summary of Housing Conditions in the Southern Region by State at 1970	III-5,6
B	Profile of the Southern Regional Need for Housing by Tenure, Type & Size of Unit - by State at 1970	III-8,9
C	Profile of Households Residing in Substandard Housing (Income, Household Size & Housing Requirement) in the Southern Region by State at 1970	III-12,13

CONTENTS, Continued

EXHIBITS, Continued

D	Profile of Vacant Housing Units in the Southern Region by State at 1970	III-17,18
E	Components of Cumulative Housing Needs in the Southern Region by State Through 1980	III-21,22
F	Analysis of Households in Need of Housing Subsidies for the Period 1970-1979, by State, for the SGPB Region	III-28,29

SECTION I

INTRODUCTION

Section I: Introduction

Historically, state governments have always played an important role in the area of housing. Tax revenues have traditionally been used to provide homes for the homeless. Building codes and zoning ordinances have had a significant impact upon the quality and distribution of housing made available. Similarly, usury laws have served to control the financing of housing. The establishment of local housing authorities and local redevelopment commissions has been made possible by state statute to take advantage of certain federal programs. State housing finance agencies have been created to implement and supplement federal housing programs, tailoring their own programs to the needs of the residents of their respective states.

Recent events have had a significant effect upon the expanding role of the states in the delivery of housing. The Housing Act of 1968 provided the means whereby state housing finance agencies could play a larger and more meaningful role in the administration of federal housing programs. During the first few years of this decade, these agencies have stimulated the production of thousands of housing units for low and moderate income families - housing units which might not have been built without state involvement. More recently, we see evidence of the New Federalism in the form of a revised federal leased housing program and an extensive direct cash assistance test program for administration by state agencies, as well as efforts to provide special revenue sharing funding of state-sponsored and state-administered housing and community development programs.

Against this backdrop, it is indeed appropriate for the Southern Growth Policies Board and its constituent Southern states to develop formal housing plans for execution either independently or collectively, as appropriate.

The express purpose of this study is to assist the SGPB states in formulating their respective housing plans by recommending certain housing goals, policies and actions, all of which are based upon quantitive analyses of the need for housing in the South. The data presented in this report is intended to provide an insight into the peculiar housing needs of each of fifteen Southern states. This data, which was developed and tabulated at the state level, is considered adequate for the purpose of identifying general courses of action for a state to respond to the indicated need for housing. In order to further refine these courses of action and formulate housing programs specifically tailored to the needs of any one state, it would likely be necessary to perform similar housing needs analyses for smaller political subdivisions -- probably at the county level.

In the process of developing action recommendations, an extensive review of existing housing-related legislation and activities was conducted for each of the fifteen states. Hence, the recommendations included in this report are offered as actions supplemental to those programs and activities currently being administered.

The report is arranged in Sections as follows:

Section II - An executive summary to relate the highlights of the housing needs analysis and briefly state the goals, policies and action recommendations relating to the housing problem as it has been defined.

Section III - A detailed assessment of the housing problems on a regional and state basis, presented in tabular form with supplemental narrative to assist the reader in interpretation.

Section IV - Complete statements of the regional housing goals and policies which are recommended for adoption by the various states and the Southern Growth Policies Board.

Section V - A detailed set of action recommendations for the States, both individually and collectively.

Section VI - Appendices, including

- an overview of the methodology used to develop the estimates of the need for housing.
- a brief narrative relating to the current status of state housing programs within the SGPB Region.

SECTION II

SUMMARY OBSERVATIONS AND CONCLUSIONS

Section II: Summary Observations and Conclusions

The purpose of this section of the report is to provide the reader with an overview of housing problems in the SGPB Region as well as a brief summary of a recommended plan of action for the solution of those problems. For the most part, the problems are described at the regional level while a more detailed analysis of housing problems at the state level is reserved for Section III. A more comprehensive treatment of housing program goals, policies and action recommendations is contained in Sections IV and V.

Nature and Extent of Housing Problems in the South

There are about 19 million occupied housing units in the fifteen SGPB states. Of these, about 2.4 million - or 12.7% - are substandard. Relative concentrations of substandard housing vary significantly from state to state. (Almost 25% of Mississippi's housing is substandard, as compared with 5% in Maryland).

One out of every four substandard units is also overcrowded, implying that 600,000 households are experiencing the most severe housing problems.

The housing problem in the South is very much a rural problem with fully two-thirds of all substandard housing located outside of urban areas. There are many underlying reasons for this phenomena including lower incomes of rural residents (reduced ability to pay for adequate shelter), absence of housing assistance programs with scope and funding comparable to HUD programs for urban areas, and lack of one or more of the essential ingredients to the production of housing (sponsors, developers, builders, financing and property managers).

In addition to being a rural problem, the South's housing ills are obviously a Negro problem. Only about 9% of the Region's non-Negro households reside in substandard units, while 36% of Negro households are inadequately housed. This disparity varies tremendously from state to state, however, with the Negro population of certain states having as much as 6.5 times the proportionate share of substandard housing as that of the non-Negro population. Data for Kentucky, on the other hand, indicates that the housing problems are about equally shared between racial groups.

Fully one-fourth of all occupied substandard housing contains elderly households. This pattern generally holds for each of the fifteen SGPB states. About 90% of these elderly households had 1969 incomes which were less than $4,000. Hence, the conclusion that the majority of the housing needs of the senior citizen segment of the market may be satisfied only with low rent, multi-unit structures and/or deep rental subsidies.

Almost one-half of the needy, non-elderly households either own or are buying units which are considered substandard. This large number of owner-occupied substandard units suggests a potential lack of mobility in the housing market and indicates that a comprehensive rehabilitation program directed at single-family housing units may have a ready market in certain geographic areas. However, based upon the experience of the Farmers' Home Administration in administering rural rehabilitation programs, it is unlikely that a major portion of the owned substandard units represent economically viable candidates for rehabilitation.

The overwhelming majority (70%) of households resident in substandard units are composed of between one and four persons, thereby indicating that larger (and more costly) housing units are not necessary to satisfy a large portion of the need.

The stock of vacant, standard housing represents a potential answer to the housing needs of some of the families resident in inadequate units. Actual data shows that large numbers of occupied substandard units exist in areas containing an above normal number of sound, vacant units, leading one to the conclusion that - for a multitude of potential reasons - available vacant housing does not represent a viable option for most needy households. Among the possible reasons for this are (1) high cost relative to income, (2) changing local migration patterns, (3) racial or other barriers, (4) employment patterns, etc.

Based upon historic and current private sector housing production statistics, it is apparent that private industry is incapable and/or unwilling to meet the needs of inadequately-housed families. While some progress has been made in improving the quality of housing in urban areas, insufficient supply of new housing in the rural sections is resulting in an increasing stock of substandard units through deterioration and lack of replacement.

The Region's housing problems extend beyond the stock of substandard housing. In addition to the 2.4 million inadequately housed families, there are about 1.8 million renter households paying a disproportionately high share of their income for rent. While some of these families may be paying higher rents out of choice, the fact that a large majority of these families had 1969 incomes less than $10,000 would tend to indicate that the excessive shelter costs are being incurred out of necessity. For this reason, then, these households represent a large potential market for low cost housing or some type of housing assistance/subsidy program.

The need for housing assistance programs or low cost housing is also evidenced by 1.9 million residents of substandard housing whose incomes preclude them from obtaining adequate housing even if it were available on the open market.

Based upon an analysis of population trends, income trends and changes in the cost of housing, coupled with data relating to assisted/low cost housing provided by various federal programs and the mobile home industry, it is apparent that the number of families in need of some form of housing assistance is increasing throughout the Region (from 3.7 million at 1970 to an estimated 4.2 million at 1973). This pattern of growth is foreseen to continue through 1980, with a net addition of 1.4 million needy families by that date to bring the estimated need for assisted housing units at 1980 to 5.1 million units.

State Housing Program Goals and Policies

In light of the Region's housing problems which have been briefly described above, and recognizing that private industry and federally-administered housing programs - by themselves - have not made adequate progress in satisfying the need for housing in the Region, it is appropriate that the SGPB states formulate plans for state involvement in the production of housing. In order to help ensure that SGPB housing programs are properly conceived and executed through adoption and adherence to mutually-supporting goals, policies and actions, it is recommended that the SGPB states subscribe to the goals and policies outlined below.

There are two basic goals which relate to the provision of "decent, safe and sanitary housing and a suitable living environment for all Americans". First, each SGPB state should adopt the goal to ensure the existence of a statewide housing delivery system capable of providing decent, safe and sanitary housing for all residents who demonstrate the need for such housing. Second, recognizing that decent housing cannot create a suitable living environment by itself, but rather that other basic human services must be provided as well, the SGPB and its member states should adopt the goal to ensure that the delivery of housing is fully integrated with other facets of Community Development, including employment, transportation, education, recreation and health.

The manner in which a state housing plan is conceived and executed will have a great deal of impact upon the success or failure of that plan. Policies indicate the agreed-upon practices or methods which are to be used to accomplish established goals and objectives. Accordingly, recommended policies relating to the housing plans of the SGPB states are outlined in the paragraphs below.

Concerning the creation and operation of a comprehensive housing delivery system, it is appropriate that the highest priority of housing need be assigned to those resident households whose housing needs cannot be satisfied by the private sector acting by itself.

To promote equal access, it is necessary that programs administered and resources utilized in the housing delivery system be made available on a fair and equitable basis to all persons regardless of race, color, creed, sex or national origin.

To ensure that the programs and activities of governmental entities involved in the housing delivery process reflect the interests of the residents, there should be steps taken to include citizen representation and participation in the formulation and management of housing programs.

To leverage state resources in order to produce the greatest impact for a given level of commitment, the various states should promote maximum utilization of available federal funds and federal programs to the extent that they can contribute to the solution of housing and community development problems.

Recognizing that programs originated and administered at the federal level may not be totally responsive to the needs of each state, the various states should be committed to take whatever legislative or regulatory steps are necessary to create the mechanisms whereby state government, acting directly or indirectly, can supplement federal funds and programs to create a totally responsive housing delivery system.

In view of the fact that housing problems of the Southern States are quite similar from one state to the next, the problems may be considered to be a Regional problem, which should logically be attacked on a Regional basis to the extent that it is reasonable and possible to do so. In any event, the SGPB should subscribe to a policy which encourages the states to promote the solution of housing problems on a regional or inter-state basis through the exchange and sharing of information, research, innovative programs and joint planning for Community Development.

In the process of conducting in-depth analysis of housing problems and matching available housing programs with need, it may become evident that the size of the commitment needed to cure certain problems requires federal assistance and involvement. To that end, the SGPB states should present a united front to promote responsive federal policies and programs which will support state and local efforts to provide housing and related human services.

Recommended Collective Actions

The following recommendations are those which warrant collective action by all of the SGPB states in that they are directed at the solution of Regional housing problems, i.e., problems which are experienced by all of the states to varying degrees.

First, it is recommended that the SGPB and the constituent states support reinstatement of federal deep subsidy programs which are needed to meet the housing requirements of 85% of those families residing in substandard conditions. Specifically, the programmatic obstacles which exist in the Section 23 Leased Housing program must be removed to permit economic and market feasibility and the FHA Section 235 and 236 (or their equivalent) should be reinstated -

with necessary modifications - until alternate, viable programs are available.

Second, there should be broad support for any federal action to either increase the utilization of available programs or to make constructive changes to programs to improve their effectiveness. An example of such action is the recent Administrative decision to expand the supply of lower interest mortgage money for middle income families by offering to buy mortgages at rates below those prevailing in current markets.

Third, the SGPB states should create a mechanism for exchange and sharing of information relating to housing problems and techniques used to alleviate housing problems. One of the primary purposes of this Regional cooperation would be to identify potential programmatic solutions to area-wide problems and enhance - through multistate endorsements - the possibility of obtaining federal funding for program feasibility analysis and demonstration projects.

Recommended Unilateral Action by SGPB States

In view of the fact that most of the states[1] have not yet completed a suitable statewide housing needs analysis, it is recommended that each of those states which have not done so, conduct a comprehensive analysis of housing needs and problems for each housing market area in the state to serve as the basis for those states' housing plans. The conduct of this analysis is particularly important for those states contemplating the creation of a housing finance agency and is essential for every state desiring to become eligible to receive Section 23 subsidy funds.

---

[1] Only Florida, Kentucky, Louisiana and Tennessee have completed comprehensive analyses suitable for use as the basis for a state plan.

In order to coordinate housing production and related activities among key governmental agencies and local action agencies conducting housing programs within the state, there should be designated an office of state government to oversee the formulation and operation of the statewide housing delivery system. Existing lack of centralized monitoring and coordination has resulted in market conditions in which the need for housing is overwhelming and yet little or no production is taking place. The agency which is charged with this responsibility should be free of vested interests in any specific program or activity in order to preserve the necessary elements of independence and objectivity.

In order to stimulate the production of housing in those areas of the state where demonstrable needs exist but insufficient supply is taking place, each state should establish a state housing finance agency (HFA) capable of exercising needed powers and administering needed programs. In general, the powers of an HFA should include the capability to act as a Local Housing Authority throughout the state, finance insured development and construction loans, provide direct and indirect (secondary market) financing for insured mortgages, provide loans and grants to qualified project sponsors, and carry out activities necessary to increase utilization of programs administered by other agencies.

Since one of the more promising alternatives for reducing the cost of housing is the introduction of more modern materials and construction techniques, each state should support action directed at creating an environment in which private industry may function to provide lower cost housing through innovation and technology. This support may be provided by creating State Building Commissions to oversee this formulation, enactment and enforcement of modern, statewide building codes. The federally-sponsored Basic Homes Program, which is active in South Carolina and West Virginia, should be given active support to ensure that the Program is granted adequate time and resources to achieve its stated purpose. Additionally, legislative

study committees should be established to develop clear, rational, defensible and constructive policies with respect to mobile homes in order to be in a position to provide constructive input to any federal attempt to regulate that industry.

Finally, the state should take steps to ensure equal access to housing by all segments of the population through enactment of fair housing legislation and affirmative marketing of housing programs.

SECTION III

DETAILED ANALYSIS OF HOUSING PROBLEMS IN THE SOUTH

Section III: Detailed Analysis of Housing Problems in the South

The purpose of this Section of the report is to quantitatively document the nature and extent of the housing problems in each of the fifteen SGPB states. Included are tabulations of data which describe not only certain characteristics of substandard housing units, but -- more importantly -- key characteristics of households resident in those substandard units. Household income, household size and age have been selected as key variables since these factors are most often used in determining eligibility for housing assistance programs. These same characteristics can provide insight into the nature of the housing which is needed, as well as the size of the subsidy funding which must be made available to these needy households.

The data contained in each Exhibit is explained through the use of "keys" which provide the bridge to the "key table" associated with the exhibit. In addition, brief narrative interpretations or summaries of the data are included to assist the reader. Where appropriate certain secondary analyses of tabulated data have been performed with results indicated within the narrative.

The principal source of housing need data for 1970 is the 1970 Census of Population and Housing. The data was derived from Public Use Sample computer tapes containing a 1:100 sample of every household in the fifteen states at 1970. A discussion of the methodology employed to develop the data is contained in Appendix A of the report. This discussion includes definition of key terms such as substandard, overcrowded, elderly, etc.

Extent and Distribution of Substandard Housing at 1970 (Exhibit A)

Of the almost 19 million occupied housing units in the Southern Region, about 2.4 million -- or 12.7% -- are substandard.

The relative frequency or concentration of substandard housing (and, hence, the severity of the problem) varies significantly among the states. Those states having concentrations of substandard housing greater than the 12.7% average for the SGPB Region are as follows:

State	Percent of Occupied Units Substandard
Mississippi	24.7%
Tennessee	20.7%
Kentucky	19.9%
Arkansas	18.4%
South Carolina	17.9%
Alabama	17.8%
West Virginia	17.0%
North Carolina	15.8%
Georgia	13.8%
Virginia	13.1%
Louisiana	13.0%

Twenty-five percent of the substandard units in the SGPB Region -- about 600,000 units -- are occupied by households living in overcrowded conditions. In general, between 20% and 25% of substandard housing in each state is also overcrowded. These households are therefore considered to exhibit the greatest need for better housing.

Approximately 66% of the Region's substandard housing is located in the rural areas, while the remaining 34% is concentrated in the urban areas. With the exception of Florida and Texas, both of which have more of their substandard units located in urban areas, the majority of substandard units are found in rural settings.

The degree to which the problem is a rural problem varies, however, from state to state. In West Virginia for example, 87.4% of these units are rural, while rural Louisiana contains a much smaller majority of the total -- only 56.2%.

There are multiple reasons for the concentration of substandard housing in rural areas, many of which are complex and interrelated. Several general observations may be made which serve to indicate the nature of the action which must be undertaken to alleviate these problems. First, the rural areas often lack one or more of the basic, required elements for an effective housing delivery system -- sponsors, developers, financing institutions, and property managers. Second, even if all of the elements of a delivery system were present, the lower incomes of rural residents preclude the purchase of most private sector produced housing. Third, the Farmer's Home Administration (FmHA) offices which administer housing subsidy programs in rural areas of several states have not fostered utilization of available programs and emphasized production to the extent that HUD/FHA offices have done so in the cities. The degree of utilization of FmHA programs varies significantly from state to state, with utilization highly dependent upon the presence/absence of the required elements of the housing delivery system (mentioned above) and the FmHA's own level of staffing, expertise, and commitment to housing programs.

While the majority (57.7%) of the Region's substandard units are occupied by non-negro households, the problem is very much a negro problem since a much greater percentage of negro families reside in these units. In fact, only about 9% of the Region's non-negro households reside in substandard housing, while about 36% of the Region's negro households are inadequately housed. The disparity is the greatest in South Carolina and Florida where the concentration of negro households in need of better housing is about 6.5 times that of non-negro households. Of all of the fifteen states, Kentucky comes the closest to having housing problems equally shared with 26% of negro households and 20% of

non-negro households living in substandard conditions. Table 1, below, presents the statistical picture of this problem for each of the SGPB states.

PERCENT OF ALL HOUSEHOLDS WHICH OCCUPY
SUBSTANDARD HOUSING UNITS IN THE
S.G.P.B. REGION, BY RACE OF OCCUPANT, BY STATE AT 1970

	Race of Occupant	
	Negro	White & Other
Alabama	44.4%	11.0%
Arkansas	53.0	13.3
Florida	27.0	4.1
Georgia	39.7	7.9
Kentucky	26.0	20.1
Louisiana	35.4	6.0
Maryland	14.4	3.6
Mississippi	58.4	10.8
North Carolina	43.5	10.5
Oklahoma	24.7	7.4
South Carolina	54.3	8.4
Tennessee	26.2	13.9
Texas	25.3	7.2
Virginia	37.7	9.6
West Virginia	32.6	17.6
SGPB Region	36.2%	9.1%

TABLE I

EXHIBIT A

SUMMARY OF HOUSING CONDITIONS IN THE SOUTHERN REGION BY STATE AT 1970

State	Number of Occupied Housing Units	Substandard and Overcrowded			Substandard Not Overcrowded			Total Sub-Standard Housing Units	Percent Occupied Units Which Are Subst'd	State Share of Regional Subst'd Units	Distribution of Substandard Units by Location and Race of Occupant			
		Owner Occupied SF & MF	Renter Occupied		Owner Occupied SF & MF	Renter Occupied					Urban %		Rural %	
			Single Family	Multi-Family		Single Family	Multi-Family				Negro	White & Other	Negro	White & Other
Alabama	1,034,100	17,000	29,000	3,200	67,800	59,200	7,800	184,000	17.8%	7.7%	22.2%	9.4%	31.5%	36.9%
Arkansas	615,400	8,900	14,700	1,300	48,900	33,100	6,500	113,400	18.4	4.8	17.5	11.1	24.1	47.3
Florida	2,284,800	11,600	15,500	10,600	61,300	33,500	27,900	160,400	7.0	6.7	31.3	34.6	16.0	18.1
Georgia	1,369,200	14,200	35,400	5,400	56,500	61,500	16,200	189,200	13.8	7.9	26.9	10.5	31.7	30.9
Kentucky	983,700	20,100	22,100	2,700	90,200	50,800	9,600	195,500	19.9	8.2	4.8	11.7	3.7	79.8
Louisiana	1,052,100	11,900	23,300	4,900	45,100	40,100	11,300	136,600	13.0	5.7	32.4	11.4	35.3	20.9
Maryland	1,174,700	3,700	6,400	1,700	23,800	15,800	8,100	59,500	5.1	2.5	19.4	22.9	23.1	34.6
Mississippi	636,800	15,300	31,100	4,000	52,400	46,200	8,000	157,000	24.7	6.6	20.6	4.6	50.2	24.6
North Carolina	1,509,600	18,500	40,500	2,900	87,600	80,300	9,400	239,200	15.8	10.0	14.0	9.5	34.3	42.2
Oklahoma	850,800	5,500	4,800	700	33,000	17,300	6,200	67,500	7.9	2.8	10.1	29.2	7.1	53.6
South Carolina	784,400	13,200	23,700	2,400	43,700	50,700	6,800	140,500	17.9	5.9	22.2	7.7	46.5	23.6
Tennessee	1,212,900	16,400	18,800	2,000	79,700	52,600	10,400	179,900	20.0	7.5	12.1	13.6	10.7	63.6
Texas	3,433,600	38,000	34,000	8,000	122,500	64,500	23,600	290,600	8.5	12.2	18.5	39.1	12.6	29.8
Virginia	1,390,600	17,800	20,400	3,200	81,400	47,500	11,800	182,100	13.1	7.6	12.0	10.5	28.1	49.4
West Virginia	547,200	9,800	9,000	1,000	42,100	26,300	5,000	93,200	17.0	3.9	2.1	10.5	4.3	83.1
Total	18,829,900	221,900	328,700	54,000	936,000	679,400	168,600	2,388,600	12.7%	100.0%	18.0%	16.2%	24.3%	41.5%
	A	B	C	D	E	F	G	H	I	J	K	L	M	N

EXHIBIT A

KEY TABLE

SUMMARY OF HOUSING CONDITIONS IN THE SOUTHERN REGION BY STATE AT 1970

Column	Explanation
A	1970 total occupied housing units from 1970 Census of Housing.
B,C,D	Occupied substandard units which are also overcrowded. The criteria used for determination of overcrowding was 1.01 or more persons per room. Multi-family, owner-occupied units were not present in numbers significant enough to warrant separate display, hence, they were compiled with single-family owner-occupied units.
E,F,G	Occupied substandard units which are not overcrowded. Substandard housing is defined as that which either lacks complete plumbing facilities or which is plumbing-complete but dilapidated.
H	Total of Columns B through G.
I	Percent of the total occupied housing stock which is substandard (H ÷ A * 100)
J	Percent of SGPB Region's substandard units which are located in each state (H ÷ total of Column H)
K,L,M,N	Stratification of substandard units (Column H) according to location (urban vs. rural) and race of occupant (negro vs. white & other).

Characteristics of Housing Units Needed at 1970 (Exhibit B)

The single greatest component of housing need is exhibited by the elderly segment of the population, in that about one-fourth of all substandard housing in the Region is occupied by one or two person households of age 62 or over. The fifteen states are remarkably similar with respect to the elderly share of housing need, with all but three states clustered between 22% and 28%. Oklahoma appears to have the greatest concentration of elderly need with 34.8% of substandard units occupied by senior citizens while Arkansas has somewhat less at 31.7%. South Carolina, on the other hand, exhibits the least concentration with only 20% of substandard units being elderly occupied.

Looking at the substandard units occupied by nonsenior citizen households, we see that one-third (about 800,000) of such units in the Region are owner-occupied. Again, the states are quite similar with respect to this characteristic with the range being between 27.5% for Louisiana and 39.3% for Virginia. The extent of owner-occupied substandard units suggests potential lack of mobility in the housing market in terms of encouraging these households to uproot and move to adequate quarters. On the other hand, the data suggests that a rehabilitation program directed at single-family housing units may have a ready market.

The data also tends to run counter to the common stereotype of the poor family living in dilapitated housing -- the common belief being that such households or families tend to be rather large. In fact, over 70% of all occupied substandard units contain households composed of between one and four persons. Only about 13.5% of the substandard units contain households composed of more than 6 persons. The implication here is that the cost of providing improved housing for these households may be less than what one's intuition might suggest -- the overwhelming majority may be housed in one or two bedroom units.

An analysis of the "vacancy adjustment" is reserved for the narrative relating to Exhibit D.

EXHIBIT B

PROFILE OF THE SOUTHERN REGIONAL NEED FOR HOUSING BY TENURE, TYPE & SIZE OF UNIT - BY STATE AT 1970

State	Owned Units			Rented Units								Senior Citizen	Total Units Required	Vacancy Adjustment	Net Units Required
	Single & Multi-Family			Single Family				Multi-Family							
	2BR	3BR	>3BR	1BR	2BR	3BR	>3BR	1BR	2BR	3BR	>3BR				
Alabama	37,100	12,600	10,300	17,700	24,000	14,100	15,200	3,800	2,500	1,400	1,000	44,300	184,000	(2,500)	181,500
Arkansas	25,700	5,500	6,100	9,100	10,600	7,200	8,200	3,200	1,000	500	300	36,000	113,400	(1,900)	111,500
Florida	30,900	8,800	7,300	11,800	12,400	7,800	7,100	16,500	6,500	3,500	2,100	45,700	160,400	(47,600)	112,800
Georgia	30,900	10,100	8,100	17,300	23,400	16,400	20,000	9,900	4,400	1,600	1,400	45,700	189,200	(4,100)	185,100
Kentucky	48,100	16,000	10,400	9,900	23,100	14,700	9,600	4,800	2,000	1,300	300	55,300	195,500	(200)	195,300
Louisiana	21,600	8,900	7,100	13,600	13,900	10,200	12,800	5,300	3,800	1,900	1,600	35,900	136,600	(13,600)	123,000
Maryland	12,100	4,100	2,700	4,800	5,200	3,900	5,200	4,200	2,500	500	400	13,900	59,500	2,000	61,500
Mississippi	25,200	9,200	10,100	13,300	18,200	11,900	17,000	3,500	2,500	1,600	1,600	42,900	157,000	(900)	156,100
North Carolina	49,500	15,200	10,700	22,700	33,500	24,500	22,000	5,100	2,000	1,900	700	51,400	239,200	500	239,700
Oklahoma	16,000	4,300	3,500	5,400	4,400	3,300	2,400	3,600	700	300	100	23,500	67,500	(18,000)	49,500
South Carolina	24,700	9,100	10,000	14,600	18,800	13,900	14,300	3,300	1,500	1,300	900	28,100	140,500	(5,900)	134,600
Tennessee	41,900	14,300	8,000	13,400	20,700	11,200	10,300	5,100	2,100	700	800	51,400	179,900	(2,700)	177,200
Texas	62,200	23,100	20,700	22,200	21,600	17,100	16,000	12,900	5,800	3,600	1,600	83,800	290,600	(76,400)	214,200
Virginia	46,200	15,000	10,300	13,100	18,100	13,900	11,000	6,700	2,600	1,500	1,900	41,800	182,100	2,900	185,000
West Virginia	22,100	8,000	5,600	5,100	10,000	7,400	4,500	3,300	700	200	200	26,100	93,200	600	93,800
Total	494,200	164,200	130,900	194,000	257,900	177,500	175,600	91,200	40,600	21,800	14,900	625,800	2,388,600	(167,800)	2,220,800
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O

EXHIBIT B

KEY TABLE

PROFILE OF THE SOUTHERN REGIONAL NEED FOR HOUSING BY TENURE, TYPE AND SIZE OF UNIT - BY STATE AT 1970

Column	Explanation
A - K	Profile of the tenure and type of housing units which would have to be provided in order to house the occupants of substandard housing, according to the same type and tenure of unit in which they were resident at 1970. The bedroom mix is based upon a maximum limit of 2 persons per bedroom.
L	Senior Citizen households are all one or two person households in which the head of household is aged 62 or over. Columns A through K do not include any such elderly households.
M	Total of Column A through L.
N	Units needed for/(in surplus of) "normal" vacancy conditions. Numbers are taken from Exhibit D, and are computed as the total of Columns G, H, O and P from that Exhibit.
O	The net number of housing units needed to adequately house all households in 1970 and establish "normal" vacancy levels needed for mobility in the market place. Total of Column M and N.

Characteristics of Households Resident in Substandard Housing at 1970 (Exhibit C)

Analyzing the income distribution of households resident in substandard housing at 1970, it is readily apparent that the elderly segment is much worse off proportionately. Over 550,000 inadequately housed senior citizen households had incomes less than $4,000 annually. (This represents 88% of the elderly households in substandard housing). This pattern is prevalent in virtually all of the 15 SGPB states. This observation suggests that, given the economics of today's housing market, the only real alternative for providing shelter for needy senior citizens is multi-unit, rental housing -- and even then, large direct or indirect subsidies are likely to be required. While it is theoretically possible for states to provide these deep subsidies without federal assistance(1), a comprehensive subsidy program of this type is not likely to be enacted because of the size of the commitment required. Accordingly, it seems a fairly safe assumption that the housing ills of the elderly will not be solved without considerable federal-state cooperation and federal assistance in funding the required subsidies.

At 1970, 77% of the nonelderly households resident in substandard housing had annual incomes less than $7,000 and, hence, were not likely to be able to obtain adequate housing without paying a disproportionate share of their income for shelter. In order to provide adequate shelter of a "modest nonluxury nature" for these low income households, deep subsidies are required.

---

(1) The Michigan State Housing Development Authority has developed a state-supported deep subsidy program for the elderly which depends upon property tax abatement, waiver of utility tap fees, waiver of certain financing fees, and other items directed at reducing rents.

In effect, the SGPB states are relatively ineffective providers of housing to this large number (over 1,350,000) of nonelderly households due primarily to the magnitude of the subsidy program required. Instead, federally funded programs such as public housing, Section 23 Leased Housing, and Section 236 Rent Supplement are needed. Given the availability of such programs, states may play an important role in attempting to maximize utilization of the programs.

For those nonelderly residents of substandard housing whose incomes are in excess of $7,000 annually (about 400,000 such households are located in the SGPB Region), the states may act independently of the federal government to assist in providing affordable, adequate housing. This shallow subsidy assistance may be rendered in several ways such as the provision of low interest mortgages financed from the proceeds of tax exempt bond issues of a state housing finance agency. (Such programs are already implemented or being formulated in the states of West Virginia, Kentucky, Tennessee and Virginia). The point to be made here concerning such state involvement is that these shallow subsidy programs may reach only a minor portion of those households resident in substandard units. In general, about one-fifth of the nonelderly occupants of substandard housing in each of the 15 states could potentially utilize a state-sponsored shallow subsidy program effectively. Maryland is a notable exception, in that over 40% of such households in that state could be effectively assisted.

EXHIBIT C

PROFILE OF HOUSEHOLDS RESIDING IN SUBSTANDARD HOUSING
(INCOME, HOUSEHOLD SIZE AND HOUSING REQUIREMENT)
IN THE SOUTHERN REGION, BY STATE AT 1970

		Household Income and Household Size																	
		Under $4,000				$4,000 - $7,000				$7,000 - $10,000				$10,000 - $15,000				Over	Total Market
State	Housing Requirement	1-2	3-4	5-6	7+	1-2	3-4	5-6	7+	1-2	3-4	5-6	7+	1-2	3-4	5-6	7+	$15,000	Units
Alabama	Senior Citizen	38,900				3,300				1,400				300				400	44,300
	Rental Multi-Family	15,500	13,900	8,700	8,400	4,400	7,600	4,200	5,400	1,200	3,600	2,000	1,700	300	1,200	500	700	400	79,700
	Owned Single Family	9,100	9,900	3,500	4,000	3,100	7,700	5,000	3,500	900	2,600	2,800	1,400	1,200	2,100	1,200	800	1,200	60,000
Arkansas	Senior Citizen	33,200				2,200				400				200					36,000
	Rental Multi-Family	9,000	6,900	4,400	5,100	1,700	3,900	2,200	2,200	1,100	600	700	700	300	100	300	300	600	40,100
	Owned Single Family	7,700	6,200	2,300	2,800	2,600	4,500	1,400	1,700	1,000	1,800	700	1,100	200	1,100	800	400	1,000	37,300
Florida	Senior Citizen	36,300				6,000				1,600				1,400				400	45,700
	Rental Multi-Family	17,100	9,500	5,500	3,200	7,500	4,800	3,700	3,800	1,800	2,700	1,500	1,100	1,700	1,500	600	900	800	67,700
	Owned Single Family	5,500	5,000	2,100	1,900	3,600	4,900	2,400	2,500	1,900	2,900	1,300	1,500	1,900	3,000	2,300	800	3,500	47,000
Georgia	Senior Citizen	40,800				3,000				1,400				300				1,200	45,700
	Rental Multi-Family	19,800	15,800	8,900	8,800	4,600	6,400	5,200	6,900	1,800	3,600	2,500	4,400	900	1,600	1,100	900	1,200	94,400
	Owned Single Family	6,600	7,000	2,500	2,500	4,200	4,500	3,800	3,300	1,800	3,000	1,300	1,400	600	2,600	1,800	800	1,400	49,100
Kentucky	Senior Citizen	49,100				4,300				1,400				400				100	55,300
	Rental Multi-Family	9,800	14,200	7,200	5,600	2,900	7,400	6,400	2,500	1,700	2,400	1,500	800	300	800	800	800	600	65,700
	Owned Single Family	8,800	14,600	6,100	3,400	4,300	7,600	5,500	3,900	2,700	5,100	3,100	1,900	1,300	2,900	900	1,000	1,400	74,500
Louisiana	Senior Citizen	32,500				2,000				900				300				200	35,900
	Rental Multi-Family	14,600	9,500	7,100	8,600	2,100	4,900	2,300	3,700	1,500	1,900	1,700	1,300	300	1,200	900	600	900	63,100
	Owned Single Family	5,900	7,000	3,500	2,500	1,400	3,400	3,000	3,000	800	1,200	1,500	1,300	700	800	400	100	1,100	37,600
Maryland	Senior Citizen	11,000				1,600				700				500				100	13,900
	Rental Multi-Family	4,400	3,100	1,000	1,600	2,400	2,200	1,500	1,700	1,100	1,200	900	1,100	700	1,100	700	900	1,100	26,700
	Owned Single Family	2,100	1,800	500	400	1,200	900	800	700	1,000	1,300	1,500	700	600	1,600	800	500	2,500	18,900
Mississippi	Senior Citizen	40,300				1,600				500				400				100	42,900
	Rental Multi-Family	13,200	13,500	8,700	11,900	2,700	4,700	3,300	4,900	400	1,900	1,100	1,400	100	400	400	300	700	69,600
	Owned Single Family	7,000	9,200	4,700	4,700	2,200	3,100	2,600	3,100	100	2,200	1,200	1,700	500	400	600	500	700	44,500
North Carolina	Senior Citizen	45,000				3,900				1,500				600				400	51,400
	Rental Multi-Family	19,100	16,200	11,200	9,300	6,100	10,500	8,600	8,300	2,000	4,500	4,000	2,400	600	3,500	2,300	1,900	1,900	112,400
	Owned Single Family	11,200	10,300	4,000	3,100	6,800	8,700	5,000	3,000	1,100	6,400	2,800	2,300	1,000	2,600	2,900	1,800	2,400	75,400
Oklahoma	Senior Citizen	20,900				1,200				600				200				600	23,500
	Rental Multi-Family	6,100	2,500	1,600	900	1,800	1,300	1,100	1,000	600	1,000	500	400	200	300	400	200	300	20,200
	Owned Single Family	4,600	3,100	1,000	1,300	1,200	3,000	1,500	1,200	1,400	1,300	1,100	600	400	500	400	400	800	23,800
South Carolina	Senior Citizen	26,300				1,400				300								100	28,100
	Rental Multi-Family	12,900	12,400	5,900	8,900	3,600	5,300	5,600	4,000	1,100	2,400	2,600	1,400	100	200	1,000	800	400	68,600
	Owned Single Family	5,400	6,600	2,700	2,500	1,800	5,100	2,700	3,500	900	3,000	1,800	1,800	300	1,000	1,600	1,500	1,600	43,800
Tennessee	Senior Citizen	46,600				3,800				600				300				100	51,400
	Rental Multi-Family	12,700	11,700	4,600	4,900	4,300	6,700	4,000	3,500	900	3,000	1,900	1,400	500	1,400	1,000	700	1,100	64,300
	Owned Single Family	10,300	10,700	4,300	2,700	3,800	7,700	4,600	2,600	1,500	3,800	2,900	1,700	1,500	1,300	1,900	1,000	1,900	64,200
Texas	Senior Citizen	72,700				6,000				3,100				1,200				800	83,800
	Rental Multi-Family	20,300	13,200	7,800	7,600	8,600	9,000	6,100	5,500	3,400	3,300	4,100	2,400	2,400	1,800	2,000	1,500	1,800	100,800
	Owned Single Family	14,800	14,200	7,800	7,600	6,300	9,300	7,200	6,300	3,300	5,800	3,900	3,800	1,600	4,600	3,300	2,300	3,900	106,000
Virginia	Senior Citizen	36,300				3,300				1,200				900				100	41,800
	Rental Multi-Family	12,600	8,600	6,100	4,100	4,500	6,300	6,000	4,900	1,200	4,700	2,000	2,300	1,300	700	1,000	1,400	1,100	68,800
	Owned Single Family	8,100	10,200	3,600	2,700	5,100	9,600	5,200	3,000	1,800	5,500	3,000	1,800	1,700	2,300	2,300	1,400	4,200	71,500
West Virginia	Senior Citizen	23,000				2,000				600				400				100	26,100
	Rental Multi-Family	5,100	6,300	3,800	1,900	2,100	2,700	2,000	1,300	600	1,100	1,300	1,100	500	500	500	200	400	31,400
	Owned Single Family	5,100	6,600	3,900	2,400	2,200	3,900	1,500	1,500	800	1,900	1,500	1,200	400	900	1,100	400	400	30,700
	Regional Total	857,300	279,700	145,000	135,300	154,700	167,600	114,400	102,400	57,600	85,700	58,700	48,100	31,500	44,000	35,800	25,800	45,000	2,388,600
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S

EXHIBIT C

KEY TABLE

PROFILE OF HOUSEHOLDS RESIDING IN SUBSTANDARD HOUSING
(INCOME, HOUSEHOLD SIZE AND HOUSING REQUIREMENT)
FOR THE SOUTHERN REGION, BY STATE AT 1970

Column	Explanation
A	Type of housing needed to provide families living in the substandard units with the same type of housing occupied at 1970. Exception in the case of elderly households which are all indicated as needing Rental Senior Citizen (multi-unit) type housing, irrespective of whether these households lived in owned or rented units at 1970.
B-R	Household income vs. household size profile of households resident in substandard housing at 1970.
S	Total units needed for each "Housing Requirement" category for each State. Some of the three category totals for each state equals the number of occupied substandard units in that state at 1970.

Analysis of Vacant Housing (Exhibit D)

Analyses of the stock of vacant housing can provide some degree of insight into the "tightness" of the housing market, i.e., the degree to which there exists a sufficient number of sound, vacant housing units to insure adequate flexibility and mobility within that market. Additionally, it is possible to develop indications as to whether or not the vacancies which do exist represent viable options for residents of substandard housing.

Looking first at the home ownership market in the SGPB Region, we see that the effective vacancy rate (which excludes substandard vacant units) is 1.6 percent -- somewhat in excess of the generally accepted standard of 1 percent.(1) The extent of this excess varies considerably from state to state. Maryland is the only state which exhibits a deficiency in the urban vacant-for-sale category, thereby indicating that urban residents of that state are more restricted in their housing options. In general, the vacant-for-sale rates in the rural portions of the states are close to the 1 percent norm. The bulk of the excess vacant units are located in the urban sectors. This pattern holds true for virtually every state.

---

(1) A recent statistical survey of 17 SMSA's and 8 regions of the U. S. indicated that, nationwide, 5 percent of the rental housing was vacant-for-rent and 1.0 percent of the owned housing was vacant-for-sale. Based on the assumption that the housing market nationwide is in a state of general equilibrium, plus the comparability of these rates with those generally accepted as "normal", vacancy rates of 1 percent and 5 percent were adopted for owned and rented housing, respectively.

Even though there are excess vacancies in the urban areas, we saw in the analysis of the data in Exhibit A that fully one-third of the occupied substandard housing is also located in urban areas. The conclusion one tends to draw in this case is that the standard vacant-for-sale units in the urban areas do not represent viable housing options. The reasons for this imbalance are numerous and complicated, and often the result of highly localized conditions not apparent from an analysis performed at the state level. From a problem definition standpoint, however, it may simply be stated that high vacancy rates in urban areas do not necessarily imply that adequate housing is available for those households in need of improved shelter.

Turning now to the rental market, it is seen again that effective vacancy rates in the urban areas are generally higher than the rural areas, which makes sense since the urban areas generally exhibit higher population growth rates and therefore require higher vacancy rates in order to accommodate the needs of the more mobile, dynamic population. With few exceptions, the rural areas exhibit rental vacancy rates below the "normal" 5% level.(2) Those states with the highest rural rental vacancies are Florida, Oklahoma and Texas. One fact which is not obvious from the Exhibit D data is the fact that the pure, unadjusted rental vacancy rates in rural settings are actually quite high; however, a very large portion of those units are substandard and do not represent viable housing alternatives. This is particularly true in those states which are tabulated as having low effective vacancy rates (Kentucky, Tennessee, Virginia, West Virginia, Alabama, Mississippi, North Carolina). The vacancy rates tabulated in Exhibit D exclude substandard vacant housing and therefore reflect the fact that there is, in most states, a shortage of standard rental housing in the rural areas.

---

(2) ibid.

Observations and conclusions regarding the urban rental market follow quite closely the comments relating to the home ownership market. Urban rental vacancy rates are higher than the "normal" 5 percent rate except for Maryland and Virginia which appear to have tight rental markets. Again, this fact is somewhat inconsistent since one-third of the occupied substandard housing is urban. Hence, the conclusion is made that the vacant rental housing is not available to those in need for one or more reasons -- location, price, discrimination, etc.

EXHIBIT D

PROFILE OF VACANT HOUSING UNITS IN THE SOUTHERN REGION BY STATE AT 1970

	Vacant for Sale								Vacant for Rent							
	Standard Units		Substandard Units		Effective Vacancy Rate		(Over) Under Normal		Standard Units		Substandard Units		Effective Vacancy Rate		(Over) Under Normal	
State	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural
Alabama	5,400	2,000	400	700	1.4%	0.7%	(1,500)	1,000	16,600	3,700	4,300	7,800	6.7%	3.1%	(4,200)	2,200
Arkansas	3,600	1,800	300	800	1.8	0.8	(1,600)	400	8,500	3,100	3,000	4,000	6.6	3.5	(2,000)	1,300
Florida	21,800	5,900	1,000	700	1.7	1.8	(9,200)	(2,600)	64,700	10,800	7,400	2,900	9.4	10.5	(30,100)	(5,700)
Georgia	6,900	3,300	400	1,000	1.5	0.9	(2,200)	400	24,000	6,400	5,100	7,500	5.9	4.1	(3,800)	1,500
Kentucky	3,800	2,200	300	1,600	1.2	0.6	(500)	1,200	14,400	3,700	2,500	10,000	6.6	2.9	(3,500)	2,600
Louisiana	6,500	2,200	500	800	1.5	0.9	(2,300)	300	27,700	5,000	5,400	4,300	8.5	5.2	(11,400)	(200)
Maryland	4,300	2,400	200	400	0.9	1.2	700	(400)	21,200	2,400	1,000	1,000	4.8	3.7	900	800
Mississippi	3,400	1,700	200	700	1.8	0.7	(1,500)	600	8,100	3,200	2,900	5,600	6.7	3.0	(2,100)	2,100
North Carolina	5,700	5,500	400	1,400	1.4	0.9	(1,700)	500	16,900	8,800	3,600	10,300	5.3	3.8	(1,000)	2,700
Oklahoma	8,000	1,900	400	700	2.0	0.9	(4,000)	100	23,300	5,400	3,500	3,400	10.7	7.4	(12,400)	(1,700)
South Carolina	4,400	3,600	300	700	2.0	1.3	(2,200)	(900)	11,500	4,500	3,400	5,200	7.4	4.1	(3,700)	900
Tennessee	6,100	3,100	400	1,200	1.4	0.8	(1,600)	600	19,100	4,000	2,800	7,500	6.3	3.3	(3,800)	2,100
Texas	31,900	7,500	3,100	2,100	1.8	1.4	(14,500)	(2,200)	113,400	13,100	17,400	7,400	9.9	6.9	(56,100)	(3,600)
Virginia	5,600	3,800	300	1,300	1.1	1.0	(600)	(100)	19,600	4,300	2,300	5,700	4.7	3.3	1,300	2,300
West Virginia	1,800	2,200	100	1,100	1.2	0.9	(400)	200	5,500	2,700	1,200	4,400	6.0	3.1	(900)	1,700
Total	119,200	49,100	8,300	15,200	1.6%	1.0%	(43,100)	(900)	394,500	81,100	65,800	87,000	7.5%	4.5%	(132,800)	9,000
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P

EXHIBIT D

KEY TABLE

PROFILE OF VACANT HOUSING UNITS IN THE SOUTHERN REGION BY STATE AT 1970

Column	Explanation
A,B	Standard vacant-for-sale housing units as estimated from Public Use Sample analysis
C,D	Substandard vacant-for-sale housing units as estimated from Public Use Sample analysis
E,F	Effective vacancy rates calculated as: $\text{Vacancy Rate} = \dfrac{\text{Number of standard vacant-for-sale units}}{\left(\text{Number of owner-occupied units}\right) + \left(\text{Number of standard vacant-for-sale units}\right)}$
G,H	Number of standard vacant-for-sale units which would have to be added (removed) from inventory to produce a one percent Effective Vacancy Rate in the for-sale market.
I,J	Standard vacant-for-rent housing units as estimated from Public Use Sample analysis
K,L	Substandard vacant-for-rent housing units as estimated from Public Use Sample analysis.
M,N	Effective vacancy rates calculated as: $\text{Vacancy Rate} = \dfrac{\text{Number of Standard Vacant-for-Rent Units}}{\left(\text{Number of Renter-Occupied Units}\right) + \left(\text{Number of Standard Vacant-for-Rent Units}\right)}$
O,P	Number of standard vacant-for-rent units which would have to be added (removed) from inventory to produce a 5 percent Effective Vacancy Rate in the rental market.

Components of Cumulative Housing Need in the SGPB Region, by State Through 1980 (Exhibit E)

Throughout the decade of the seventies, it is estimated that there will be a need for almost 6,700,000 housing units to house an increasing number of households and replace those sound units which are lost from inventory for a variety of reasons (demolition, conversion to other uses, natural disaster, and deterioration to substandard condition).

From detailed, county-by-county analyses in several states, it has been observed that the private industry housing supply approximates the need for additional units but is not producing a sufficient supply of housing to erase any discernible portion of the occupied, substandard units. In fact, in many areas, private sector supply is insufficient to provide replacement units for those units which are deteriorating to substandard conditions. Referring to Exhibit E, for example, in Alabama there will be a need for about 296,100 units to house additional households and provide replacements for losses (including deteriorated units). If the patterns of private industry supply in Alabama follow the patterns observed in other states, the number of new units added by private industry will be somewhat less than 296,100, with the supply shortage being manifested in the form of deteriorating, substandard units which are not being replaced. The result, of course, will be an increased number of occupied, substandard housing units at 1980.

The degree to which this adverse trend prevails typically varies significantly from one area of a state to another. In general, the urban areas seem to be keeping pace or even making slight progress in reducing the stock of substandard housing. It is in the rural areas - particularly those which are depressed economically (e.g., Appalachian counties) - that the problem of increasing substandard stock is most evident. (This kind of insight may not be gained from state level data such as that tabulated in this report. Only a more detailed, sub-state analysis

will reveal the degree to which this problem exists within any one state).

The reasons for the adverse trend in rural, economically depressed areas are essentially the same as those which have resulted in the fact that two-thirds of the Region's substandard housing in 1970 was located in rural sections (see Exhibit A). Private industry is simply not capable of providing conventional housing of sufficiently low cost to be affordable by the poorer, rural households. Additionally, there is a lack of one or more of the ingredients essential to the provision of subsidized housing -- sponsors, developers, lending institutions, property managers, and an affirmative marketing plan for subsidy programs.

EXHIBIT E

COMPONENTS OF CUMULATIVE HOUSING NEEDS IN THE SOUTHERN REGION
BY STATE THROUGH 1980

State	1970			1970-1980		1980
	Replace Substandard Units	Vacancy Adjustment	Net Units Needed	Provide for Population Growth	Replace Projected Losses	Cumulative Units Needed
Alabama	184,000	(2,500)	181,500	190,600	105,500	477,600
Arkansas	113,400	(1,900)	111,500	94,700	59,300	265,500
Florida	160,400	(47,600)	112,800	921,200	279,400	1,313,400
Georgia	189,200	(4,100)	185,100	344,400	144,800	674,300
Kentucky	195,500	(200)	195,300	163,200	95,200	453,700
Louisiana	136,600	(13,600)	123,000	256,200	116,000	495,200
Maryland	59,500	2,000	61,500	354,800	145,800	562,100
Mississippi	157,000	(900)	156,100	98,900	55,300	310,300
North Carolina	239,200	500	239,700	353,100	151,500	744,300
Oklahoma	67,500	(18,000)	49,500	135,400	98,300	283,200
South Carolina	140,500	(5,900)	134,600	196,800	72,500	403,900
Tennessee	179,900	(2,700)	177,200	224,800	126,100	528,100
Texas	290,600	(76,400)	214,200	837,200	416,000	1,467,400
Virginia	182,100	2,900	185,000	384,400	152,200	721,600
West Virginia	93,200	600	93,800	53,100	53,100	200,000
Total	2,388,600	(167,800)	2,220,800	4,608,800	2,071,000	8,900,600
	A	B	C	D	E	F

EXHIBIT E

KEY TABLE

COMPONENTS OF CUMULATIVE HOUSING NEED IN THE SOUTHERN REGION BY STATE THROUGH 1980

Column	Explanation
A	Substandard housing units as estimated from Public Use Sample analysis (from Exhibit A, Column H).
B	Number of vacant-for-sale and vacant-for-rent units added to (subtracted from) inventory to produce a one percent effective vacancy rate in the for-sale market and a five percent effective vacancy rate in the for-rent market, respectively (from Exhibit B, Column O).
C	Total of Columns A and B.
D	Projected growth in the number of households including an estimated number of related vacant units needed through 1980.
E	Estimated loss of housing units from inventory due to demolition and other reasons.
F	Cumulative units needed, Columns C plus D plus E.

Analysis of Households in Need of Housing Subsidies (Exhibit F)

It is a generally accepted thumbrule that housing cost should not exceed 25% of household income. In fact, the amount of subsidy a family can receive under many federal housing programs is predicated on this assumption.

As of 1970, there were about 1,764,000 households who were adequately housed in rental units, but were paying in excess of 25% of their household income for rent. This represents about 9.4% of all households in the SGPB Region. Maryland has the greatest concentration of these units (12.9% of all households), while Florida (12.3%), Virginia (10.6%), Texas (10.0%) and Louisiana (10.0%) are also well above the Regional average. It is virtually impossible to estimate accurately the portion of these households who are paying excessive housing costs out of choice rather than necessity; however, that portion is likely rather small. This conclusion is reached by noting that the incomes of these households tend to cluster in the low to moderate income range (less than $10,000 annually). In view of this observation, it is a relatively safe statement that the bulk of the households tabulated in Exhibit F, Column A represent a large potential market for rental subsidy programs.

Additionally, almost 2.0 million of the 2.4 million households (82%) resident in substandard housing at 1970 had incomes insufficient to afford adequate housing even if it were available. That is to say, not only do these families need better quality housing, but they also require subsidies in order to be able to obtain that housing without incurring excessive shelter cost relative to their incomes. Most of the 15 states are quite similar in this characteristic, with Mississippi having the most severe problem (90% of inadequately housed families require subsidies), with Arkansas (88%), Louisiana (86%) and Alabama (85%) not far behind. As observed previously, Maryland has the least severe problem in this respect (65%), indicating that the state may be able to assist a large portion of inadequately housed

families with state-sponsored shallow subsidy programs.

Based upon 1980 forecasts of (1) population and households (2) distribution of income, and (3) the expenditure necessary to obtain adequate housing, estimates were derived of the additional households which will likely need low cost housing and/or some level of subsidy to avoid paying an excessive portion (more than 25%) of their incomes for shelter. This analysis indicates that there will be an additional 5.4 million such needy households in the Region by 1980, bringing the cumulative number to over 9.1 million by that date. This staggering increase is due to the rather simple fact that increases in the cost of housing have been out-stripping increases in incomes. Unless this adverse trend is brought under control -- preferably through innovations to reduce housing construction costs and occupancy costs -- the end result will likely be a reduction in the standard of living for many families since they will be faced with the fact that they must use more of their disposable income for shelter just as they have had to spend a larger portion for food in recent years.

To avoid adversely effecting the standard of living, and in light of the fact that construction material cost increases are unlikely to be reduced significantly, governmental action is required to provide housing subsidies and/or make it possible for the construction industry to reduce the cost of new housing through innovation (more modern building codes to permit use of new materials and techniques, standard building codes to facilitate mass production of housing, etc.).

One way in which private industry has responded to the need for low cost housing has been the production of mobile homes. The tremendous growth experienced by that industry is in no small way due to the large market for low cost housing as reflected in the data in Exhibit F. While various Farmer's Home Administration and HUD programs have made available about 650,000 subsidy units in the Region since the 1970 Census, the mobile home industry has shipped over 1,000,000 homes into the Region during the same time

period. In fact, forecasts indicate that almost 3.3 million mobile homes may be added to the housing inventory in the SGPB states by 1980.

The question as to whether or not mobile homes are desirable for use as permanent residences tends to be an emotional issue with valid points to be made on both sides of that issue. The facts are, however, that private industry is satisfying the basic shelter requirements of a significant number of needy households, and that any action by government to either restrict the supply or increase the cost of mobile homes (through such action as imposing unduly strict construction standards) should not be undertaken without considering the impact on needy households and, hence, the subsidies which would have to be supplied to make up the difference.

Analyzing just the four year period 1970-1973, inclusive, it is seen that the Region as a whole is losing ground with respect to the need for low cost housing. While there was a need for about

Households needing subsidies at 1970	3.7 million
Estimate of additional subsidies needed 1970-1973	2.1 million
Estimated cumulative need at 12/31/73	5.8 million
Federal subsidy units provided 1970-73	(0.6) million
Mobile homes shipped, 1970-73	(1.0) million
Estimated net need for subsidies 12/31/73	4.2 million

3.7 million low cost/subsidized units in 1970, the number is estimated to have grown to 4.2 million by the end of 1973. Performing this same secondary analysis of Table F data for each state provides an indication of the extent to which housing programs and mobile homes have been able to keep pace with the need for low cost or subsidized housing. Table 2, below, ranks the 15 states according to the estimated percent change in the number of households needing subsidy. The percentages reflect the net effect of changes in several variables, namely, number of households, distribution of income, cost of adequate housing, production levels of federal subsidy programs, and mobile home shipments.

ESTIMATED PERCENT CHANGE IN NUMBER
OF HOUSEHOLDS IN NEED OF SUBSIDY
1970-1973

State	Changes
Texas	+ 35.4%
Oklahoma	+ 31.8%
Maryland	+ 29.4%
Louisiana	+ 21.4%
Virginia	+ 15.3%
West Virginia	+ 14.0%
SGPB Region	+ 12.5%
Tennessee	+ 12.4%
Kentucky	+ 10.0%
Arkansas	+ 9.6%
Florida	+ 7.5%
North Carolina	+ 6.7%
Alabama	- 0.6%
Georgia	- 3.3%
Mississippi	- 13.4%
South Carolina	- 16.1%

Table 2

Looking ahead to 1980, we estimate that the number of low cost/subsidized units which must be provided between now and 1980 is approximately 5.1 million Regionally (an increase of 1.4 million over 1970 needs). This estimate is based upon the cumulative need for 9.1 million such units, reduced by an optimistically forecasted supply of 3.3 million mobile homes and about 0.6 million units of federally subsidized units provided as of 1974. Obviously, if mobile home shipments do not reach the levels indicated, the net need for alternative low cost or subsidized units will be even greater. In the absence of any significant change in the Regional pattern for mobile home shipments and production of subsidized housing under federal programs, we would expect the relative rankings of the states (according to the severity of the problem) to remain essentially as presented in Table 2 above.

EXHIBIT F

ANALYSIS OF HOUSEHOLDS IN NEED OF HOUSING SUBSIDIES FOR THE PERIOD 1970-1979, BY STATE, FOR THE SGPB REGION

State	Households Needing Subsidies, 1970			1970-1980	1980	Subsidized Housing Units Provided 1970-73					Mobile Home Shipments '70-73 (Act.) '74-80 (Fcst.)	Total Subsidized and Low-Cost Units	1980 Residual Need for Low-Cost Housing
						Non-Elderly			Elderly				
	Resident in Standard Rental Units	Resident in Substandard Units	Total	Additional Households Needing Subsidies	Cumulative Households Needing Subsidies	FHA	FmHA	Public Housing	(All Programs)	Total Subsidized Units			
Alabama	74,900	156,100	231,000	286,400	517,400	17,700	17,400	7,300	2,300	44,700	218,200	262,900	254,500
Arkansas	40,100	100,000	140,100	192,300	332,400	9,500	17,000	1,700	2,300	30,500	100,400	130,900	201,500
Florida	281,700	125,300	407,000	756,000	1,163,000	47,400	9,400	5,300	11,800	73,900	627,900	701,800	461,200
Georgia	134,300	154,600	288,900	374,600	663,500	32,800	15,800	6,200	5,000	59,800	322,400	382,200	281,300
Kentucky	71,400	163,600	235,000	251,300	486,300	16,800	9,100	900	3,400	30,200	146,400	176,600	309,700
Louisiana	104,900	117,000	221,900	331,800	553,700	31,800	5,100	3,900	2,500	43,300	127,000	170,300	383,400
Maryland	151,300	38,900	190,200	228,200	418,400	16,000	3,600	2,000	2,600	24,200	30,900	55,100	363,300
Mississippi	37,800	141,400	179,200	159,900	339,100	13,900	21,300	3,500	1,300	40,000	144,500	184,500	154,600
North Carolina	116,100	190,300	306,400	427,100	733,500	14,700	5,500	7,900	3,500	31,600	393,100	424,700	308,800
Oklahoma	82,000	55,300	137,300	279,400	416,700	18,400	11,200	6,600	2,800	39,000	100,700	139,700	277,000
South Carolina	48,400	116,600	165,000	203,300	368,300	21,800	21,000	2,100	1,500	46,400	183,900	230,300	138,000
Tennessee	94,200	149,500	243,700	354,500	598,200	26,300	16,100	4,600	4,200	51,200	190,700	241,900	356,300
Texas	343,900	230,300	574,200	1,086,900	1,661,100	65,600	16,200	5,200	5,600	92,600	498,200	590,800	1,070,300
Virginia	147,100	140,200	287,300	319,500	606,800	16,800	20,200	1,200	1,300	39,500	129,200	168,700	438,100
West Virginia	36,000	77,300	113,300	142,200	255,500	2,200	8,000	200	1,900	12,300	95,300	107,600	147,900
Totals	1,764,100	1,956,400	3,720,500	5,393,400	9,113,900	351,700	196,900	58,600	52,000	659,200	3,308,800	3,968,000	5,145,900
	A	B	C	D	E	F	G	H	I	J	K	L	M

EXHIBIT F

KEY TABLE

ANALYSIS OF HOUSEHOLDS IN NEED OF HOUSING SUBSIDIES FOR THE PERIOD 1970-1979, BY STATE FOR THE SGPB REGION

Column	Explanation
A	Number of households resident in standard, rental housing for which gross rent is more than 25% of household income.
B	Number of households resident in substandard housing, and whose household income is insufficient to obtain adequate housing without paying more than 25% of household income for that housing.
C	Total number of households in need of housing subsidy at 1970. Sum of Column A and B.
D	Number of additional households requiring subsidies during the period 1970-1979. These estimates were derived from an analysis of population and household projections, income distribution projections, and forecasts of the annual expenditure needed to obtain adequate housing.
E	Cumulative number of households in need of housing subsidy by the end of 1979.
F,G,H	Number of subsidized housing units made available for occupancy subsequent to the 1970 Census, including all projects for which final commitment has been granted as of 12/31/73. Does not include units designated for occupancy by senior citizens. Subsidy programs included in these tabulations are: . FHA 221(d)(3), 235, 236 . FmHA 502, 515 . Public Housing
I	Number of subsidized housing units made available for exclusive occupancy by senior citizen households subsequent to the 1970 Census. Includes Section 202, 236 (Elderly), 515 (Elderly) and Public Housing (Elderly).
J	Total number of subsidized housing units added under above programs since 1970 Census. Sum of Columns F, G, H, I.
K	Estimate of the number of mobile homes shipped to the indicated states during the period 1970-1979. Based upon (1) MHMA statistics for the years 1970-1973 (inclusive), (2) regression analysis of historical relationship between national shipments and shipments to each state, and (3) U. S. Department of Commerce projections of national mobile home shipments through 1980.
L	Total number of low cost or subsidized housing units added to the housing stock since the 1970 Census. Total of Columns J and K.
M	Residual number of households to be provided with housing subsidies through the end of 1979. Difference between Column E and L.

SECTION IV

GOALS AND POLICIES: FRAMEWORK FOR ACTION

Section IV: Goals and Policies: A Framework for Action

The adoption of housing-related goals and policies by the Southern Growth Policies Board will not, by itself, result in the creation of housing units in the South. Only the formulation and execution of a plan of action with a concurrent dedication of resources to the task can accomplish this objective.

The real value in recognizing and adopting formal goals and policies is that these statements serve as the guide for execution of a plan and provide bench marks to determine whether or not activities are supportive of the ultimate, agreed upon objectives. Goals tell us what we wish to accomplish in the long run, while policies indicate the practices or methods which will be used to get there.

One cannot help but wonder if some of the problems and recent scandals associated with federal housing programs might have been avoided if program administrators had had more clearly defined and mutually supportive goals and policies. For example, it would appear that the long-term goal and short-term objective for housing programs in many cities was maximization of production. While this is an admirable objective, programs administered with only this objective in mind have resulted in default and foreclosure on thousands of mortgage loans and the creation of slums from previously viable communities. While the extent of the problem with these programs can be measured in terms of default rates and vacant housing units, the adverse impact upon the occupants of the housing and surrounding neighborhoods -- while great -- is incapable of being accurately determined. The adoption of and adherence to program policies relating to the quality of housing to be produced, the minimum qualification of applicants for that housing, fair and equitable distribution of units produced, etc. might well have prevented the failure of federal housing programs in many localities.

For this reason then -- to help ensure that SGPB housing programs are properly conceived and executed through adoption and adherence to mutually supportive goals, policies and actions -- it is appropriate to formally recommend such goals and policies directed at the solution of housing problems in the South. The statements which are offered apply equally to each of the fifteen SGPB states and, thus, represent goals and policies for the Southern Region as a whole.

Statements of Housing Goals

In the broadest sense, the ultimate goal of the SGPB relating to the provision of housing should be synonymous with the national goal expressed by the President's Commission on Housing, i.e., to provide decent, safe and sanitary housing and a suitable living environment for all Americans.

The spectrum of housing needs according to types, location and cost is simply too broad to permit any single, universal housing program to respond to those diverse housing needs. Instead, multiple, complimentary and reinforcing programs must be formulated to create a comprehensive housing delivery system. Hence, a more clearly defined statement of the National Goal is:

> To ensure the existence of a housing delivery system capable of providing decent, safe and sanitary housing for all residents who demonstrate the need for such housing.

The National Goal statement also implies that decent housing - while crucial - cannot create a suitable living environment by itself. In addition to housing, there must be made available all of the other basic human services generally included under the umbrella of Community Development. In recognition of this fact, the SGPB and its member states should adopt the goal:

> To ensure that the delivery of housing is fully integrated with other facets of Community Development, such as Employment, Transportation, Education, Recreation and Health.

Statements of Housing Policy

As stated previously, policies indicate the practices or methods which are used to accomplish established goals and objectives. They reflect the manner in which plans are implemented and executed.

Concerning the creation and operation of a comprehensive housing delivery system, it is appropriate that:

> The highest priority of housing need be assigned to those resident households whose housing needs cannot be satisfied by the private sector acting by itself.

To promote equal access, it is necessary that:

> Programs administered and resources utilized in the housing delivery system be made available on a fair and equitable basis to all persons regardless of race, color, creed, sex or national origin.

To ensure that the programs and activities of governmental entities involved in the housing delivery process reflect the interests of the residents, there should be steps taken to:

> Include citizen representation and participation in the formulation and management of housing programs.

To leverage state resources in order to produce the greatest impact for a given level of commitment, the various states should:

> Promote maximum utilization of available federal funds and federal programs to the extent that they can contribute to the solution of housing and community development problems.

Recognizing that programs originated and administered at the federal level may not be totally responsive to the needs of each state, the various states should be committed to:

> Take whatever legislative or regulatory steps are necessary to create the mechanisms whereby state government, acting directly or indirectly, can supplement federal funds and programs to create a totally responsive housing delivery system.

In view of the fact that housing problems of the Southern States are quite similar from one state to the next, the problems may be considered to be Regional problems which should logically be attacked on a Regional basis to the extent that it is reasonable and possible to do so. In any event, the SGPB should subscribe to a policy which encourages the states to:

> Promote the solution of housing problems on a regional or interstate basis through the exchange and sharing of information, research, innovative programs and joint planning for Community Development.

In the process of conducting in-depth analyses of housing problems and matching available housing programs with need, it may become evident that the size of the commitment needed to cure certain problems requires federal assistance and involvement. To that end, the SGPB states should:

> Present a united front to promote responsive federal policies and programs which will support state and local efforts to provide housing and related human services.

SECTION V

RECOMMENDED ACTION FOR THE SOUTHERN GROWTH POLICIES BOARD AND THE CONSTITUENT STATES

Section V: Recommended Action for the Southern Growth Policies Board and the Constituent States

This section of the report contains general recommendations for action to be taken by the various states to implement a plan directed at the solution of the Region's housing problems. The recommendations are based largely upon the documentation and definition of housing problems as discussed in Section II, preceding. They are intended to be supportive of the broad Regional housing goals previously stated and should be undertaken within the framework provided by the related policy statements included in Section III.

Collective Actions for the Southern Growth Policies Board

The recommended actions discussed below are those for which collective action by all of the fifteen states together is most appropriate. The actions are directed at the solution of Regional housing problems, i.e., problems which are experienced by all of the states to varying degrees, and which are more effectively attacked on a Regional basis.

SUPPORT REINSTATEMENT OF FEDERAL DEEP SUBSIDY PROGRAMS

About 85 percent of households resident in substandard housing require a level of housing subsidy assistance beyond the financial capability of individual states. Federal assistance is required to provide the needed funds. Currently, there are few viable deep subsidy assistance programs in effect since most of the programs were interrupted by the moratorium. Others (e.g., Section 23) have become infeasible due to the manner in which they have been restructured, while the Administration's Direct Cash Assistance Program is available only on a test basis.

In light of this situation, it is recommended that the SGPB present a united front to recommend action at the federal level to provide deep subsidy funds for both rental and ownership programs. Appropriate action would include among others:

- Removal of programatic obstacles from the Section 23 Leased Housing Program to enhance economic and market feasibility for projects conceived and operated under that program. (Analyses of these obstacles are available from the Section 23 Leased Housing Association and/or the Council of State Housing Agencies).

- Reinstatement of the FHA Section 235 and 236 programs with appropriate modifications to cure program deficiencies identified by the 1973 HUD Task Force. These programs (or their equivalents) should be available until such time that a suitable alternative (e.g., Direct Cash Assistance Program) has been formulated, tested and implemented.

SUPPORT FEDERAL EFFORTS DIRECTED AT INCREASED USE OF AVAILABLE PROGRAMS, AS WELL AS CONSTRUCTIVE CHANGES THERETO

- Expansion of housing assistance programs for the elderly.

- Expansion and increased utilization of Farmers Home Administration (FmHA) subsidy programs through affirmative marketing programs, such as that developed by the Florida Department of Community Affairs.

- Review and analyze the propriety of current FmHA policies which stress rehabilitation and use of existing housing stock rather than new construction. (Critics of this policy suggest that there are insufficient numbers of housing units within FmHA jurisdiction that may be considered viable candidates for rehabilitation programs, and that new construction must be emphasized to satisfy rural housing needs.)

CREATE A MECHANISM FOR EXCHANGE AND SHARING OF INFORMATION RELATING TO HOUSING PROGRAMS AND TECHNIQUES USED TO ALLEVIATE HOUSING PROBLEMS

This action would be undertaken in recognition that housing problems in the individual states are more similar than they are dissimilar, and that much may be learned about the relative success/failure of certain programs and techniques devised by states to attack those housing problems. Specifically, the SGPB should identify the organization(s) or mechanism(s) which may provide this information clearing-house service to the states, and further, to determine the media which are best suited for handling the information (periodic seminars, written reports, etc.). Possible alternatives for organizations to perform the service include, among others:

- Southern Growth Policies Board
- Council of State Governments
- Advisory Commission on Intergovernmental Relations

Carrying this cooperative effort one step further, it is recommended that action be taken to obtain federal funding for pilot or demonstration projects designed to provide operational tests of programs or techniques which have been conceived by a member state(s) to find solutions to specific housing problems. The extent to which a proposed program may be applicable in the SGPB Region, as well as the extent to which there is multilateral interest in pursuing the concept further, may be assessed through (1) analyses of housing need data such as that contained in this report, and (2) communicating to the various states through the medium of the information clearing-house to relate the mechanics of the proposed programs and solicit expressions of interest. Once the extent of Regional interest is known, the proposal may be taken to the appropriate Federal department to solicit funding on a demonstration basis. The probability of obtaining such funding should be considerably enhanced by the endorsements placed on the project by multiple state governments.

Recommendations for Unilateral Action by the States

Recommendations contained in this section are those which are most appropriately executed by the states individually. While the recommendations usually apply to more than one state, the nature of the proposed actions is such that it does not lend itself to collective or multilateral implementation -- primarily because the actions must be carried out within the framework of existing state laws utilizing available resources and capabilities, all of which may differ significantly from one state to the next.

CONDUCT A COMPREHENSIVE ANALYSIS OF HOUSING NEEDS AND PROBLEMS FOR EACH HOUSING MARKET AREA IN THE STATE TO SERVE AS THE BASIS FOR THE STATE HOUSING PLANS.

During the course of conducting the Regional housing needs analysis underlying this report, each of the fifteen states was asked to submit a copy of any statewide needs analyses which have been completed. Based upon the response to that request, it is apparent that most states have not adequately documented the housing needs and problems of their respective states. Notable exceptions to this are the states of Kentucky, Tennessee, Louisiana and Florida -- all of which have completed comprehensive analyses.

There are several important reasons for undertaking a study of this type. The principal objective is to provide a quantitative definition of relative housing needs in each of the housing market areas of a state in order to:

1. Identify potential markets for specific housing programs by matching programs with need,
2. Gain insight as to the degree to which certain programs have been utilized and the extent to which they have been successful,
3. Obtain information concerning obstacles which are preventing existing programs from operating more effectively within the state,

4. Identify geographic areas and/or segments of the population whose needs cannot be adequately met through available programs,

5. Develop the kinds of data needed to conceptualize special programs to fill "gaps" identified above,

6. Assign relative priorities for action, and

7. Justify allocation of resources to programs and geographic areas.

An additional reason for completing an analysis of this type is that the revised regulations for the Section 23 Leased Housing Program now require this basic housing needs and market data at the housing market area level in order to establish eligibility for Section 23 subsidy funds.

For those states considering the feasibility and propriety of creating a state housing finance agency (HFA), there is a special need to conduct an analysis such as that described. The data which will result can indicate the types of programs which the HFA would likely administer, as well as the kinds of peripheral, supporting activities the HFA should engage in to be truly responsive to the particular housing needs of the state's residents. This information, in turn, indicates the nature and extent of the powers which should be written into the enabling legislation to create the agency. Approaching the task in this logical manner is more likely to result in the creation of a finance agency tailored to the specific needs of that state, and thereby avoid problems experienced by some states in which HFA's were created and then found to be either capable of administering programs for which there was no market, or incapable of administering programs for which there was significant need.

<u>States which should give serious consideration to conducting a statewide analysis as an input to the creation of a state HFA include Texas, Oklahoma, Arkansas, Mississippi, Alabama and Maryland</u>.

Those states which have active HFA's or have enacted legislation to create an HFA, but which have not yet completed a comprehensive study include Virginia, West Virginia, North Carolina, South Carolina and Georgia. It is appropriate for these states to complete an analysis for the reasons outlined above, particularly to determine whether or not changes to the HFA legislation are needed to make the HFA more responsive.

It is important to point out that housing markets are dynamic and, hence, may change significantly over time. For this reason, any comprehensive statewide analysis should incorporate mechanisms to permit periodic update in order to provide the most current input to the recurring program planning and evaluation process.

FORMALLY DESIGNATE AN OFFICE OF STATE GOVERNMENT TO PROMOTE THE FORMULATION OF A STATEWIDE HOUSING DELIVERY SYSTEM CAPABLE OF PROVIDING ADEQUATE HOUSING FOR ALL RESIDENTS WHO NEED SUCH HOUSING.

As a result of the conduct of a comprehensive housing analysis such as that described in the preceding paragraph, there should be an increased awareness of housing problems and the peculiar housing needs of specific areas of the state. The information concerning current program utilization and the need for additional programs may be used by a designated state office to determine the nature of the "gaps" in the existing housing delivery system, i.e., the characteristics of households whose needs either are not being met or cannot be met by available programs.

The activities of this state office in carrying out its responsibilities would include:

- Documenting an "inventory" of federal, state and local agencies involved in the administration of housing programs, as well as housing-oriented advocacy groups and community action organizations which play a role in fostering the utilization of available programs;

- Obtaining data to serve as measures of effectiveness for each agency identified in the "inventory";
- Conducting field surveys and interviews with agency personnel and citizens of the community in order to identify obstacles (e.g., exclusionary zoning) affecting agency effectiveness in responding to the housing needs of the community;
- Formulating action recommendations for federal, state and local governments to alleviate problems and lessen obstacles identified.

The need for such an "umbrella" agency arises from the fact that the production of low cost and/or subsidized housing tends to be very fragmented with virtually no central control or coordination. The Farmers Home Administration, HUD, state housing finance agencies, local housing authorities and local or regional housing development corporations, all operate in somewhat overlapping markets as if they were in a vacuum -- having little or no knowledge of each other's activities and plans. The result is less than optimum utilization of resources, the principal evidence of which is the fact that in many states, those markets exhibiting the greatest need for housing are the same markets in which no agency -- federal, state or local -- is functioning to satisfy that need. The express purpose of the state, then, is to identify the "gaps" in the housing delivery system and work to redirect the efforts of federal, state and local agencies to close those gaps.

What type of agency within state government should be designated as the "umbrella" agency for the housing delivery system? The specific answer to this question for any state depends largely upon the current organizational structure of each state's government. In general, to promote objectivity, it should be an agency without a vested interest in any specific housing program or activity. For this reason, it is probably not best for a state housing finance agency to assume this role. Rather, the finger seems to point to either a housing component of the state planning agency or an office of state government whose functions are largely those of advocacy.

ESTABLISH A STATE HOUSING FINANCE AGENCY WITH REQUISITE POWERS TO STIMULATE THE PRODUCTION OF HOUSING IN THOSE AREAS OF THE STATE WHERE THERE IS DEMONSTRATED NEED BUT INSUFFICIENT SUPPLY.

As stated previously, the principal objective of conducting a comprehensive housing needs analysis within a state is to define the powers, roles and responsibilities which are appropriate for an existing or proposed state housing finance agency. This step is extremely important to ensure that the agency is capable of effective response to the needs of the state's residents. It should be noted that there is a need for housing market data of greater detail than that developed by this project before recommendations may be made concerning specific powers which should be granted to a financing agency in any one of the fifteen SGPB states. In view of this fact, only more general comments and recommendations are offered at this juncture.

Based upon the analysis and definition of Regional housing problems contained in Section II of this report, it may be safely stated that a state HFA should be granted -- at a minimum -- the power to:

- Act in the capacity of a Local Housing Authority (LHA) in those areas of the state which either lack such an agency or which are served by an LHA which has proven to be ineffective;
- Finance insured development loans and insured construction loans;
- Provide direct financing of insured mortgages on single and multifamily dwellings which may or may not be subsidized;
- Utilize either private mortgage insurance or self-insurance as an alternative to federal mortgage guarantees when appropriate;

- Expand the supply of funds available for mortgage financing within the state through the purchase of existing home mortgages from lending institutions and/or by loaning low-cost funds to these same lending institutions;
- Provide interim loans and/or grants to nonprofit sponsors of housing developments to facilitate their formation and functioning prior to the existence of sufficient revenues derived from project operations;
- Conduct activities directed at increased utilization of available housing programs, even if the agency plays no direct financing role within that program;
- Provide technical assistance and other services considered appropriate to promote success in agency programs and activities (e.g., tenant training, landlord-tenant relations, management training and assistance).

These basic tools should provide an HFA with the flexibility needed to tailor available programs and HFA-originated programs to the specific needs of the residents within a particular housing market area. If it is determined that one of the primary obstacles to the production of housing is lack of a suitable sponsor and developer, then it may also be necessary to add the power to acquire, hold, develop and manage property. Even though there are several state HFA's with this broad power, few have found it necessary to utilize the capability.

Simply because an HFA is granted the power to carry on activities such as those enumerated above, that does not mean that they should necessarily be implemented simultaneously at the onset of agency operation. Rather, the specific programs and activities of the agency should follow priorities established by the detailed assessment of housing need to the extent possible. For example, it would seem inappropriate for an agency to initially embark upon

programs directed at moderate and middle income households if the legislative intent and stated policy of the agency is to assign the highest priority to low-income residents. The point to be made here is that the housing needs of the states include a wide spectrum of income groups, age groups and housing unit characteristics, and that any state HFA should have the tools available to attack this entire spectrum of housing problems in a methodical manner within the framework of rationally assigned priorities.

SUPPORT ACTION DIRECTED AT CREATING AN ENVIRONMENT IN WHICH PRIVATE INDUSTRY MAY FUNCTION TO PROVIDE LOWER COST HOUSING THROUGH INNOVATION AND TECHNOLOGY.

Recent trends and economic forecasts indicate that housing construction costs are increasing more rapidly than income. The data in the Section III analysis support this observation and provide a quantitative measure of the impact of this phenomena in terms of the growing number of households requiring subsidies to avoid paying a disproportionate share of their incomes for shelter.

There are three basic alternatives to solve or alleviate this growing problem. First, government (i.e., taxpayers) may continue to fund an ever-increasing level of housing subsidies. Second, increases in housing cost may be brought under control by reducing or controlling material costs and labor costs. Or third, modern materials, innovations and technology may be introduced to the industry. The ultimate answer probably involves a mix of each of these alternatives.

If one assumes that the general public will be unwilling to bankroll ever-increasing housing subsidies and that there is little likelihood that the cost of materials and labor may be reduced relative to income changes, then it seems that government must pursue the third alternative more vehemently to remove some of the obstacles which prevent private industry from modernizing their building techniques. Specific actions which support this alternative include:

- The creation of a State Building Commission to oversee the formulation, enactment and enforcement of statewide building codes which permit the use of available new construction materials and techniques designed to reduce the time and cost of construction while maintaining standards of reliability, utility, desirability and esthetics. The benefits of modern, statewide codes include, among others:

  - Providing the means whereby private industry may better utilize mass production techniques to more effectively construct quality housing conforming to common code requirements in force throughout large housing markets and geographic areas.

  - Providing, through the enforcement mechanism of mandatory building permits, more reliable and accurate data for use in monitoring changes in the housing inventory throughout a state. Such information would be invaluable to a state office charged with the responsibility of overseeing a statewide housing delivery system. (It is ironic that so often public policy makers find that the least data are available concerning social and economic issues of the most vital importance. Such is the case in virtually all of the SGPB states where the housing need is predominantly rural, and yet building permit coverage in these areas is sparse or more often nonexistent).

- Support of the federally-sponsored Basic Homes Program, the purpose of which is to demonstrate that a basic minimal house can be developed that is within the affordable cost ($7,500-$13,500) and also acceptable to lower income families without a long-term subsidy from the Federal Government. (Currently, the state

housing finance agencies in both South Carolina and West Virginia are participating with HUD in this Program with demonstration projects slated for FY 74-75). The support for this program may be demonstrated by:

.. Removal of building code restrictions and other obstacles which could potentially prevent housing of the type being developed from being constructed in those market areas for which it is designed.

.. Maintain liaison with HUD and those state agencies involved in the program for the purpose of gaining familiarity with the program and the nature of the alternative housing designs which are resulting.

.. Provide political support in HUD as appropriate to ensure that the Program is granted sufficient time and resources to achieve its purpose.

. Create a legislative study committee to review the activities of other states in the regulation of the mobile home industry (Michigan, for example, has recently enacted a mobile house construction standards act) for the purpose of evaluating the steps which might be taken to <u>constructively</u> regulate both the construction of mobile homes and their use in the state (mobile home parks, scattered sites, etc.). The objective of this study committee would not be so much to formulate actual legislation as it would be to determine a defensible policy for the state with respect to prospective federal control over the industry. Recognizing that mobile homes are contributing significantly to satisfying the housing needs of lower income families in the Region, it is imperative that each state develop clear, rational, defensible and constructive policies with respect to mobile homes.

SUPPORT ACTION TO ENSURE THAT ALL CITIZENS HAVE EQUAL ACCESS TO ADEQUATE HOUSING WITHOUT REGARD TO RACE, SEX, RELIGION OR NATIONAL ORIGIN.

The data and relating analyses contained in Section III serve to highlight the extent to which minority groups currently experience more severe housing problems, proportionately, than other segments of the population. The percentage of negro families housed in substandard units is four times that of non-negro families.

The 1968 Civil Rights Act covers specific acts of discrimination omitted in the 1866 statute and fashions administrative and legal remedies as well. The remedies, however, are not strong enough to provide adequate relief in many cases for those who suffer discrimination. The Secretary of HUD may investigate complaints. His powers, however, are limited to conference, conciliation and persuasion. He may not issue an enforceable administrative remedy.

The 1968 Civil Rights Act invites strong state action to guarantee fair housing. Section 810(c) provides that wherever a state (or local) fair housing law provides rights and remedies at least substantially equivalent to rights and remedies in the 1968 Act, the federal government will defer to the state in its enforcement activities.

Specific actions which may be taken in this area include:

- The enactment of a comprehensive state fair housing law which would fill the gap in federal legislation and take advantage of the priority extended to state legislation by Section 810(c) of the 1968 Act. A

strong and comprehensive state fair housing law should:[1]

- .. establish an enforcement agency with adequate staff and appropriations to enforce the law;
- .. empower the enforcement agency to receive complaints from citizens, from appropriate state officials, and to initiate complaints on its own motion;
- .. ban all discrimination on the grounds of race, sex, religion, or national origin in the sale or rental of all property, including:
  - ... refusal to sell or rent,
  - ... discrimination in the terms or conditions of a sale or rental,
  - ... use of advertisement or applications which express or imply any such discrimination,
  - ... discrimination by real estate salesmen or brokers,
  - ... discrimination by lending institutions;
- .. empower the enforcement agency to use temporary injunctions on sale or rental during its investigation of a complaint;

---

[1] Components of comprehensive state fair housing law taken from Agenda for Positive Action. National Urban Coalition.

.. empower the enforcement agency to conciliate, issue cease and desist orders; require appropriate affirmative acts to cure the discrimination;

.. provide penalties for a failure to comply with the enforcement agency's orders; subject the enforcement agency's orders to judicial review, and

.. empower the enforcement agency to carry on appropriate research and education programs to eliminate housing discrimination.

. Through the auspices of the state agency responsible for the formulation of a statewide housing delivery system, identify and promote the most appropriate mechanism for handling local area housing information (locations, descriptions, price, rent, restrictions, etc.) and disseminating that information to persons seeking housing in the area.

SECTION VI

APPENDICES

APPENDIX A

METHODOLOGY

APPENDIX A

METHODOLOGY

INTRODUCTION

This appendix of the report is designed to give the reader an understanding of the Methodology that was used to produce the profiles of housing conditions, estimates and projections which are presented in the preceding sections. This methodology is essentially the same as that employed during similar studies conducted for the Missouri Housing Development Commission and the Kentucky Housing Corporation.

The material that follows is organized in much the same way as the study phases were executed. There were four major tasks:

Phase I	Determining the 1970 Stock of Inadequate Housing
Phase II	Estimating and Profiling the Need for Housing at 1970
Phase III	Projecting the Cumulative Need for Housing to 1980
Phase IV	Estimating the Number of Households in Need of Subsidies at 1980.

The methodology used is described for each of these phases in the remainder of this appendix.

PHASE I - DETERMINING THE 1970 STOCK OF INADEQUATE HOUSING

One of the first tasks which the study required was the development of a definitive profile of the 1970 stock of inadequate housing. Described in the following pages is:

- The definition of Inadequate Housing
- The development of the Profile of Inadequate Housing.

A. Definition of Inadequate Housing

Two elements were considered in defining the stock of inadequate housing:

- housing units which are physically substandard to the extent that they fail to provide safe and adequate shelter, and may well endanger the health, safety and well-being of the occupants, and
- housing units which contain persons residing in overcrowded conditions.

1. Physically Substandard Units

"Lacking one or more elements of plumbing facilities" is an almost universal definition of physical substandard condition. The Bureau of Census and most housing researchers agree that the absence of piped water, flush toilet, and/or bathing facilities appears to be a valid predictor or indicator of a housing unit which, by most standards, would be considered an undesirable place to live. For this reason, the "lacking complete plumbing" criteria was one of the criteria selected for use in this study.

However, it is also obvious that there are many "plumbing-complete" units which are equally undesirable places in which to live. For this reason, the "plumbing-complete but dilapidated" criteria was also selected for use in this study.

2. Overcrowded Substandard Housing Units

Census data stratifies the housing stock using the ratio of the number of persons in the household to the number of rooms in the related housing unit (i.e., persons/room). Data is displayed in published census reports for units with persons/room ratios of 0.50 or less, 0.51 to 0.75, 0.76 to 1.00, 1.01 to 1.50 and 1.51 or more. There is virtually universal acceptance of the assumption that a person/room ratio greater than 1.00 is indicative of overcrowding and that a ratio in excess of 1.50 is indicative of severe overcrowding. In order to abide by the constraints imposed by data availability, a person/room ratio of 1.01 or more was selected for this study as the sole indicator of overcrowded substandard housing units.

B. Development of a Profile of Inadequate Housing

Having selected the criteria for determining inadequate housing units, the Public Use Sample from the 1970 Census of Housing was used to prepare the Summary of Housing Conditions (Exhibit A).

The Public Use Sample is a one-in-one hundred sample, meaning one sample "unit" (household, vacant unit, or person in group quarters) for every one hundred such units in the population. For each household, information is provided about the housing unit itself as well as the characteristics of each person residing in that household. With this data bank, it was possible to estimate the number of housing units within each state that exhibit certain characteristics or combinations of characteristics. At the same time, we could develop profiles of the occupants of those housing units using such criteria as household income and household size.

The Public Use Sample Data are maintained on magnetic tapes which were computer processed by the Urban Research Group of the Oak Ridge National Laboratories with programs developed and specially modified for this study by the Urban Studies Center of the University of Louisville, Kentucky.

The computer software used to develop the profiles of inadequate housing duplicated the statistical techniques used by the Bureau of the Census in their preparation of Volume (6) of the Census of Housing -- Plumbing Facilities and Estimates of Dilapidated Housing. That is, the technique which the Bureau applied to the complete count Basic Record Tapes to produce Volume (6) was duplicated and applied to the Public Use Sample tapes for each state to yield the profiles appearing in Appendix A.

PHASE II - ESTIMATING AND PROFILING THE NEED FOR HOUSING AT 1970

Application of the methodology outlined in Phase I resulted in estimates, by state, of the number of inadequate occupied housing units. The primary purpose of Phase II is to provide a profile of the housing units necessary to adequately house all households as of 1970. In terms of absolute numbers, the quantity of new units needed is equal to the number of substandard, occupied units. What was needed was a stratification of this aggregate need according to tenure of the occupants, type of unit (single or multifamily), size of unit (number of bedrooms), household type (senior citizen and nonsenior citizen) and household income.

Provided in the following paragraphs is:

- The definition of Senior Citizen/Elderly
- The definition of Need for Housing
- Description of the methodology used in developing the "Profile of Need for Housing"
- Description of Vacant Housing Units and Vacancy Rates.

A. Definition of Senior Citizen/Elderly

Senior citizen/elderly households were defined as one and two person households with a head of household 62 years or older.

B. Definition of Need for Housing

The definition of the need for housing (by tenure and type of unit) was defined as the number of housing units required to adequately house the households currently residing in substandard units, and further, to house them in the same type of unit in which they currently live. For example, a household renting a substandard unit in a multifamily structure was considered as exhibiting a need for a standard, multifamily rental unit.

A notable exception to this procedure was the treatment of senior citizen households residing in substandard units. Such households are assumed to have a need for housing constructed for the elderly and/or retiree market, i.e., multi-unit rental.

C. Development of the Profile of the Need for Housing at 1970

The stratification of housing need, according to the classifications discussed above, was derived from the same Public Use Sample analysis that yielded the Phase I estimates of substandard housing stock. While Phase I was concerned with profiling the stock of substandard housing, Phase II was concerned with the characteristics of the additional standard housing stock needed.

Unit sizes (that is, the number of bedrooms required) were derived from the distribution of the size of households residing in substandard housing for each state. The criteria used was to provide enough bedrooms to ensure that there would be no more than two persons per bedroom. Information on family size came directly from the Public Use Sample.

Estimates of the tenure and type of unit required (single or multifamily) were determined by the tenure and type of substandard units being conceptually replaced.

One or two person households resident in substandard units with a household head of 62 years or older were segregated for separate tabulation as "Senior Citizen".

Owner-occupied multifamily units were not separately analyzed since such units do not represent a significant component of the housing stock. Knowing that relatively few such units exist, any analysis of their households using the 1:100 Public Use Sample would likely have little statistical validity.

D. Vacant Housing Units and Vacancy Rates

The total number of standard units required to adequately house all of the households in a state is, of course, equal to the number of households residing in that particular state. Additionally, however, it is necessary to consider the stock of vacant-for-sale and vacant-for-rent housing which is required for flexibility and mobility in each housing market.

Public Use Sample census data were utilized to stratify all vacant-for-rent and vacant-for-sale housing in each state. The same criteria used for occupied housing was used as an indicator of physical substandard condition of vacant units. There are some small differences of opinion concerning the vacancy rates required to provide adequate mobility within the housing market. Most of these differences of opinion relate to vacant-for-sale vacancy rates with estimates ranging from 0.5% to 1.5% for a normal desirable vacant-for-sale rate. Vacancy rates of 1% were adopted for this study for owned housing units. There is general agreement that 5% represents a normal rental vacancy rate.

Based on the number of owned and rented standard units needed to adequately house all of the households in a state, the "required" number of vacant-for-rent and vacant-for-sale units was calculated by applying the appropriate normal vacancy rates. These requirements were compared with the estimated number of standard vacant-for-rent/sale units available at the time of the census. The difference, if any, represented the adjustment to the stock of standard vacant units needed to produce the desired "normal" vacancy rates (Exhibit D). Excess standard vacancies offset a portion of total need, while a deficiency in vacant units adds an additional increment to the need for housing.

PHASE III - PROJECTING THE CUMULATIVE NEED FOR HOUSING TO 1980

This phase deals with the methodology used for estimating the cumulative need for housing at 1980.

Ideally, the housing supply during the 1970-1980 period should be estimated in order to project the residual or unmet need for housing units at 1980. However, no technique was found which would yield reasonably reliable projections of the private sector construction activities during this period. Similarly, publicly-assisted housing construction estimates could not be developed in view of the President's moratorium on federal housing subsidy programs.

The "need" for housing within each state at 1980 is therefore assumed to consist of the need for housing at 1970, adjusted for required vacancies, further adjusted for projected losses of standard units after 1970 and for projected additions to the number of households during the same time period.

The housing need at 1970 and the 1970 vacancy rate adjustment were estimated as explained in the preceding phase. There remains to be discussed:

- Projected losses of standard housing units
- Projected additions to the number of households.

A. Projected Losses of Standard Housing Units

Housing units are lost from the stock of standard housing by:

- Deterioration into substandard condition,
- Loss due to natural disasters (fire, flood, etc.),
- Loss due to man-made causes (demolition, conversion to commercial use, etc.).

Obviously, it would be a hopeless task to try to identify all possible reasons for these losses and then attempt to forecast the effects of each upon the stock of standard housing in each state over the 1970-1980 decade.

Fortunately, the Bureau of Census provides a reasonably acceptable alternative in the form of their publication, Components of Inventory Change (CINCH), 1960 to 1969 Components. This publication presents statistics on the counts and characteristics of the components of change in the housing inventory during the 60's. The forecast is based on a sample survey conducted just after the 1970 census. Of particular interest is the section that shows the disposition of the 1960 housing stock. The 1960 characteristics of those housing units removed from inventory during the 60's are tabulated, permitting a determination of the nature of the losses as a percent of total units. In other words, CINCH computes the average percentage of 1960 standard housing which was demolished, converted, or was lost due to other causes (including deterioration) during the 60's.

The CINCH data are displayed by region of the country. Thus, for the SGPB Region, CINCH data from the South Census Region were used. Loss rates were calculated and applied to the housing stock at 1970 on a state-by-state basis to yield estimates of losses through 1980. The underlying assumptions are, of course, that the 1960-1969 loss experience will be duplicated in the 70's and that Census' Regional data are representative of all of the fifteen SGPB states. In view of the complexity of alternate methods of analysis, this approach appeared to be the only reasonable course of action.

B. Projected Additions to the Number of Households

The largest component of the increment in housing needs through 1980 is attributed to the projected additions to the number of households within each state. The household projections for the fifteen SGPB states for 1970 and 1980 were obtained from the National Planning Association (Report No. 72-R-1).

Vacancy adjustments through 1980 were applied to the number of household additions. They were calculated to reflect the changing requirements for standard vacant housing arising from the projected addition to households. As before, a 1% vacant-for-sale rate and 5% vacant-for-rent rate was applied to the numbers of owner and renter household additions. The owner/renter split was estimated based on the split as it existed as of the 1970 census for each state. The assumption, of course, is that this split will be similar in 1980.

The household additions adjusted for required vacancies represent the increment to the need for housing units.

PHASE IV - ESTIMATING THE NUMBER OF HOUSEHOLDS IN NEED OF HOUSING ASSISTANCE

The purpose of Phase IV was to estimate the number of households that are not able to afford to live in standard housing units without some form of assistance to reduce housing costs. The objective was to estimate the number of assisted housing units which would have to be provided during the remainder of the decade (1974-1979, inclusive) to satisfy the need for such housing.

The components of the need for assisted housing by 1980 were defined as:

(1) Standard units with high shelter cost relative to household income.

(2) Households residing in substandard units at 1970, with incomes below that level required to afford standard housing.

(3) Low and moderate income household additions to 1980.

(4) Subsidized housing units provided from 1970 through 1973.

(5) Mobile home shipment projections to 1980.

Each of these components is discussed individually below.

A. Standard Units with High Shelter Cost Relative to Household Income

Those households which live in standard (plumbing complete, not dilapidated) housing units who pay an excessive share of their incomes for rent are deemed to be in need of housing assistance. For the purpose of defining "excessive share of income", the cutoff point of 25% of household income was adopted because it appeared to be a generally accepted limit.

For example, HUD's Section 236 rental program requires tenants to pay 25% of their adjusted gross income for rent. A count of the number of households of this category for each state was derived from the Public Use Sample.

B. Households with Low or Moderate Incomes Residing in Substandard Units at 1970

Households with low or moderate incomes who live in substandard units will need financial assistance in obtaining decent housing. Their incomes are not capable of commanding adequate housing on the open market. For the purpose of this study, "low or moderate income" was defined to be an annual household gross income of less than $7,000 at 1970. This amount was selected on the basis that families with smaller incomes could not afford to pay the "Median Basic Rent" (as recorded by HUD) for Section 236 dwelling units, if the cost of shelter is not to exceed 25% of gross income. In other words, households living in substandard units with incomes less than four times the annual median basic rent for Section 236 are in need of assistance in order to afford decent housing.

The stratification of substandard housing units by household income which was prepared from the Public Use Sample served as the source for tabulating the number of households that fall into this category.

C. Low and Moderate Income Household Additions by 1980

The final increment to the need for assisted housing by 1980 is created as the result of population growth. The objective during this part of Phase IV was to estimate the number of households that will not be able to afford decent (standard) housing at 1980. Again, the criteria was applied by which households were defined as unable to afford decent housing if their annual gross incomes were insufficient to the extent that 25% of such incomes would not cover the projected Section 236 Median Basic Rent.

This approach made it necessary to project household income to 1980 and estimate the amount of Median Basic Rent at 1980. Once these projections were made, the total number of these households was readily estimated. The increment to the need for assisted housing units which results from population growth was then established by subtracting the number of households of this type which already existed at 1970 and for which estimates were established in accordance with the methodology described in IV A and B above.

Explained below is the method by which household income and Median Basic Rent was projected to 1980.

1. Income Projections

The first step in forecasting income was the establishment of the trend in per capita income for each of the SGPB states from Census data for 1959 and 1969 and from Department of Commerce data for 1970, 1971 and 1972. This trend was applied to the median income at 1959 and 1969 to project the median income at 1979. The trends in changes to the distribution of income between 1959 and 1969 were applied to the median income at 1979 to produce a projection of the distribution of income for each state as of 1980. The number of households contained in each income distribution decile was derived by applying the deciles to the National Planning Association's 1980 household forecasts.

2. Estimated Median Basic Rent

The Section 236 Median Basic Rent (1) was used as the index of the average outlay needed to obtain adequate housing of a "modest, nonluxury nature". The Basic Rent consists of one component for dwelling operating and maintenance

(1) HUD Statistical Year Book 1974, Table 253 - Characteristics of FHA Insured Multi-Family Projects.

(estimated at 25% of Basic Rent) and a larger component (estimated at 75%) for all those cost factors which relate to capital costs of the project. Comparative Replacement Cost Multipliers available from 1963 to 1974 were used to establish the replacement cost trend and to project the 1980 cost multiplier. The cost multiplier was applied to the "capital" component of the 1973 Median Basic Rent while a 5.5% annual inflation rate was applied to the "operating and maintenance" component to yield a projected Median Basic Rent at 1980.

D. Subsidized Housing Provided from 1970 through 1973

There were two sources (2) of supply of subsidized, low and moderate income housing, namely:

- Department of Housing and Urban Development (HUD), and
- Farmers' Home Administration (FmHA).

In order to derive estimates of the amount of subsidized housing production during this period, it was necessary to determine the location and level of production activity for each of these agencies. Agency records were reviewed to determine the following data on each subsidized housing unit becoming available for occupancy since the 1970 Census:

- Applicable Program (Sections 202, 221(d)(3), 235, 236, 502, 515, Public Housing)
- Source of financing (HUD/FHA, FmHA)
- Date available for occupancy
- State in which located
- Number of units in the project
- Portion of units dedicated for elderly occupants.

To develop a forecast of production activity through 1980 under normal circumstances, it would have been necessary to estimate

---

(2) Any HUD projects sponsored/financed by a state HFA are included in the HUD production data.

construction beyond that currently in the production pipeline. However, due to the moratorium imposed by HUD on subsidized housing, it did not appear necessary, or possible, to develop such estimates at this time. Because of the moratorium, it was assumed that there would be no significant construction of subsidized units beyond those receiving final commitment as of December 31, 1973.

E. Mobile Home Shipment Projections to 1980

Mobile homes are becoming an increasingly important factor in meeting low cost housing needs both nationally and in the SGPB states. Current data indicate that since 1969, mobile homes have accounted for 20 percent of the total national housing unit additions. For this reason, special consideration was given to the development of forecasts of mobile home shipments into the SGPB states.

Data concerning mobile home shipments for the period 1963-1972 nationally were obtained from Department of Commerce publications. The Mobile Home Manufacturers Association (MHMA) supplied data for the same period for shipments into the fifteen SGPB states. With this data base, curve-fitting techniques were used to determine the statistical relationship between state and national shipments. Having developed this relationship, Department of Commerce projections of mobile home shipments through 1980 were utilized to estimate each of the SGPB state's shares in these shipments.

APPENDIX B

SYNOPSIS OF CURRENT STATE INVOLVEMENT IN HOUSING

APPENDIX B

SYNOPSIS OF CURRENT STATE INVOLVEMENT IN HOUSING

INTRODUCTION

The brief summaries contained in this Appendix are intended to provide the reader with a very brief overview of current housing programs and activities in each of the fifteen SGPB states, as well as to indicate the name of the individual/ office to which we were referred as having primary responsibility for state housing activites.

ALABAMA

Legislation is currently pending to create the Alabama Housing Development Corporation. This agency would be empowered to issue bonds to finance operations and would be capable of conducting secondary mortgage market programs as well as direct development programs.

Contact: Mr. R. C. Bamberg, Director
Alabama Development Office
State Office Building
Montgomery, Alabama 36104
(205) 269-7171

ARKANSAS

There is no active housing finance agency in this state, nor is there legislation pending before the state legislature to create such an agency.

Contact: Mr. Charles Crow, Director
Arkansas Planning Commission
400 Train Station Square
Little Rock, Arkansas 27701
(501) 371-1211

FLORIDA

Housing programs are administered by the Department of Community Affairs. Current activities include (1) an "outreach" program in which the state supplements the staffing of selected Farmers' Home Administration (FmHA) offices in order to increase FmHA program utilization, (2) preliminary design of a revolving development loan fund, and (3) preliminary identification of programs which would be used to improve the viability of public housing in this state.

The state constitution presently precludes establishment of a housing finance agency. There appears to be growing support for a public referendum to amend the constitution to permit an HFA to be created.

Contact: Mr. Edward Trombetta, Director
Florida Department of Community Affairs
309 Office Plaza
Tallahassee, Florida

GEORGIA

The state legislature has recently passed the enabling legislation for the Georgia Residential Finance Agency and empowered it to conduct secondary market operations, to provide direct development, construction and permanent financing for qualified housing projects, and to administer Section 23 Leased Housing programs. To date, the Agency has not been provided with initial funding, nor have any programs been activated.

Additionally, there exists the Georgia Office of Housing which serves as an advocacy agency, administers special projects funded by the Appalachian Regional Commission, and has been the focal point for state involvement in the housing industry.

Contact: Mr. William H. Peace, III, Director
State Office of Housing
Georgia Department of Human Resources
Atlanta, Georgia
(404) 656-3885

KENTUCKY

The Kentucky Housing Corporation, a state HFA, was activated in 1973 and financed a mortgage purchase program designed to increase the supply of mortgage money in the state and also provide the cash flow needed to attain self-sufficiency. The Corporation presently holds the mortgages on approximately 1,200 FHA 235 single-family units and 25 FHA 236 multi-family projects. A secondary market "loans-to-lender" program is contemplated as well as specialized programs and activities funded through the Appalachian Regional Commission. One such program may be created to assist the Farmers' Home Administration increase its housing program utilization (similar to that being conducted in Florida).

The powers granted the Corporation by the legislature are quite broad as they encompass the power to acquire, hold, develop, manage, finance or dispose of real property.

The Kentucky Office for Local Government has a coordinative function for housing activity in state government and is charged with the responsibility of conducting research and other special projects in support of the Housing Corporation.

Contact: Mr. John W. Polk, Jr., Executive Director
Kentucky Housing Corporation
1121 Louisiana Road
Frankfort, Kentucky 40601
(502) 564-7630

LOUISIANA

The 1972 state legislature enacted legislation to create the Louisiana Development Authority for Housing Finance and empowered it to finance both construction and mortgage loans. To date, the Authority has not been activated -- one of the primary obstacles to activation being a 6% limit on state issued tax-exempt bonds. The Office of State Planning is currently con-

ducting a review to determine the feasibility of removing existing regulatory obstacles and activating the agency and its programs.

Contact: Mr. Eddie L. Schwertz, Jr.
Office of State Planning
P. O. Box 44425
Capital Station
State Capital
Baton Rouge, Louisiana 70804
(504) 389-2494

MARYLAND

While there is no operative housing finance agency (nor any pending legislation to create such an agency), the Maryland legislature has enacted a law to create the Maryland Housing Fund, the purpose of which would be to insure home mortgages and thereby enhance their acceptability to mortgagees in the state. The thrust of the Fund is to be in the economically impacted urban areas where mortgage financing is particularly difficult to obtain.

To date, the Fund has issued no bonds to finance its mortgage insurance fund, as the agency's programs and activities are still undergoing refinement.

Contact: Mr. Joseph G. Anastasi, Secretary
Department of Economic and Community Development
2125 Riva Road
Annapolis, Maryland 21401
(301) 267-5176

MISSISSIPPI

There is currently no active housing finance agency operating in the state, nor is there legislation pending to create such an agency. The Office of the Coordinator of Federal and State Programs is drafting legislation for an HFA and optimistically hopes to have the bill ready for consideration by the legislature in January 1975.

Contact: Mr. Austin Bricker
Assistant to the Coordinator of Federal
and State Programs
Office of the Governor
Watkins Building
Suite 400
510 George Street
Jackson, Mississippi 39201
(601) 354-7570

NORTH CAROLINA

The 1974 legislature enacted legislation to create the North Carolina Housing Finance Agency, the successor agency to the defunct Housing Corporation. The newly created Agency is limited primarily to mortgage financing, as it may not invest in development or construction loans. To date, there has been no program activity since the state is still involved in pre-program planning and other steps associated with the formation of the Agency.

Contact: Mr. Harlan E. Boyles
Deputy Treasurer
Office of the State Treasurer
325 North Salisbury
Raleigh, North Carolina 27604

OKLAHOMA

There is no operative housing finance agency in the state, although legislation has been drafted for circulation prior to actual submission for consideration by the legislature.

Contact: Mr. E. F. Janesic
Economic Development Specialist
Governor's Office
120 N. E. 26th St.
Oklahoma City, Oklahoma 73105

SOUTH CAROLINA

The South Carolina State Housing Authority was created in 1971 and has operated -- until very recently -- as an advocacy agency providing technical assistance, acting as a non-profit sponsor of housing developments, and otherwise serving as a conduit for Federal housing assistance programs. In 1974, the state legislature granted the power to issue bonds to finance mortgages, development loans and construction loans.

While time has not permitted the Authority to exercise its financing powers, the agency has actively engaged in such activities as (1) assuming the role of Local Housing Authority for several counties and sponsoring Public Housing in those counties, (2) assisting communities in obtaining FmHA rehabilitation loans and assisted housing, (3) serving as the lead agency in HUD's Basic Homes Program.

Contact: Mr. L. Steve Mayfield, Executive Director
South Carolina State Housing Authority
1122 Lady Street, Suite 1101
Columbia, South Carolina 29201
(803) 758-2844

TENNESSEE

The Tennessee Housing Development Authority was formed in 1973 and is currently engaged in structuring its first tax-exempt bond issue to finance the purchase of mortgages relating to about 3,500 units of FHA Section 236 and 221(d)(4) multi-family housing, as well as to provide funds for secondary market financing of 500 units of single-family housing. Peripheral programs include resident training and assistance to the Farmers' Home Administration.

Contact: Mr. Joseph H. Torrence, Director
Tennessee Housing Development Authority
500 Hamilton Bank Building
Nashville, Tennessee 37219
(615) 741-1081

TEXAS

Legislation is being drafted to create a state housing finance agency and is being readied for consideration by the legislature in 1975. At present, housing programs and activities are coordinated by the Department of Community Affairs. Recently, a comprehensive research project was completed to more accurately document the extent and distribution of substandard housing in the state.

Contact: Mr. Larry C. Crumpton, Director
Housing Division
Texas Department of Community Affairs
119 San Houston Building
P. O. Box 13166, Capital Station
Austin, Texas 78711
(512) 475-2531

VIRGINIA

The Virginia Housing Development Authority is empowered to conduct both direct financing programs as well as secondary market/mortgage purchase programs. The Authority's current programs are financing about 2,800 units of multi-family housing as well as 800 units of single-family housing under Sections 235 and 203(b). Additionally, construction loan financing is being provided for 1,200 multi-family units.

Contact: Mr. Kenneth G. Hance, Jr., Director
Virginia Housing Development Authority
Imperial Building
Fifth and Franklin Streets
Richmond, Virginia 23219
(804) 770-4569

WEST VIRGINIA

The West Virginia Housing Development Fund was established in 1968 and is currently engaged in a wide variety of housing-related programs. The Fund has completed or under construction about 1,600 units of Section 236 or 221(d)(4) multi-unit housing, and is processing another 600 plus units of Section 236. Under

its recently announced Home Loan Financing Program, the Fund will be providing low interest, non-subsidized, financing for about 900 units of single-family housing to families with adjusted incomes below $12,000 annually. The Agency's Land Development Fund is providing development loan financing in order to create buildable lots for the FmHA Section 502 Single-Family program.

The Fund is also an active participant in HUD's Basic Homes Program and hopes to oversee a demonstration project in the state during the current fiscal year.

Contact: Mr. Leonard A. Crosby, Executive Director
West Virginia Housing Development Fund
900 Charleston National Plaza
Charleston, West Virginia 25301
(304) 348-3732

M E M O R A N D U M

To: All Members of the Board of Directors of the HOUSING ASSISTANCE COUNCIL, INC.

From: Clay L. Cochran, Temporary Secretary

Subject: Recommended Changes in By-laws

Date: August 13, 1971

This is a supplement to my memo to you dated July 26 and the minutes of the Committee on Committees which I transmitted to you on that date. At the Board meeting August 5, we were unable to transact much business primarily because the notice did not go out the required seven days in advance of the meeting.

I was asked to try to put the recommendations of the Committee on Committees into actual by-law language, and I transmit my effort herewith, there being inadequate time to check them out with the other Committee members and get them to you before the August 19 Board meeting.

Moreover, I remind the members of the Committee on Committees that we were working with about three sets of by-laws on August 5. I have now been furnished with what is apparently the by-laws approved by the three original incorporators, but which have not been approved by OEO. All of my references are to the attached set of by-laws which our attorney has furnished.

RECOMMENDED CHANGES IN BY-LAWS

1. Strike present Article IV, Executive Committee, Section 1. General:, and replace it with the following language:

> Article IV, Section 1, Executive Committee: There shall be an Executive Committee of the Board of Directors composed of seven (7) members, two (2) of whom shall be elected annually by the Board of Directors at its regular annual meeting, and five (5) of whom shall be ex-officio as provided herein. Unless otherwise provided by the Board of Directors, elected members of the Executive Committee shall hold office until the next annual meeting of the Board of Directors or meeting held in

lieu thereof and until their respective successor shall have been duly chosen. The President, Vice-President, Executive Vice-President, Secretary, and Treasurer of the Corporation shall be voting members of the Executive Committee.

2. Article II, Section 4. Chairman: Delete the entire Section, and renumber the succeeding Sections. (This abolished the office of the Chairman of the Board.)

3. Article IV, Section 2, is to be stricken and the following language inserted:

Article IV, Section 2. Chairman: The President of the Corporation shall serve as Chairman of the Executive Committee.

4. There was a motion to delete the job of Chairman of the Board of Directors as an officer, and combine that job with that of President of the Corporation, and that adjustments be made throughout the by-laws to make them consistent with that change. I am not supplying language to achieve this as numerous deletions would have to be made, and this can be done by the Secretary <u>if</u> the motion is approved.

5. Article VI, Section 2: Strike all of present Section, and substitute the following PROVIDED THE ABOLITION OF THE JOB OF CHAIRMAN OF THE BOARD AS AN OFFICER IS APPROVED.

Article VI, Section 2: The President of the Board of Directors shall preside at all meetings of the Directors and the Executive Committee.

6. Section VI, Section 4. Vice Presidents: There shall be a Vice President and an Executive Vice President. The Vice Presidents, in the absence of the President, shall perform all acts authorized for the President. The Vice President shall take precedence over the Executive Vice President in all cases.

7. Section VI, Section 5. Executive Director: (Leave this unchanged except to change the last sentence to read "Executive Vice President" rather than "second Vice President".

8. Nominations Committee--new Section and new language:

Article V, Section 2. Nominations Committee: There shall be a Nominations Committee, elected annually, to consist of five (5) members, two (2) of whom shall be non-members

of the Board of Directors. The function of this Committee is to nominate persons for positions of Directors expiring at the following annual meeting. The Chairman of this Committee shall be designated by the Board; and if the Board fails to act, elected by the Committee. The Nominations Committee shall make its recommendations to the members of the Board of Directors not less than 60 days before the annual meeting.

9. Article V, Section 3. Loan Committee: There shall be a loan committee elected annually by the Board of Directors, of such number and with such authority as the Board may from time to time approve.

The Committee on Committees passed a resolution (No. 7) on this, but the language is too general for by-laws, and I recommend that more general language be in the by-laws, leaving the Board free to alter the loan committees numbers and functions without the formality of a by-laws change. The resolution passed by the Committee on Committees follows:

> A Loan Committee shall be established, elected annually by the Board of Directors, with a maximum of nine(9) members, one (1) of whom shall be the Executive Vice President. A majority of the Loan Committee shall be members of the Board of Directors, plus non-Board members selected for special reasons, i.e., expertise. The Executive Vice President may lend up to $3,000 without approval from the Loan Committee where time is urgent. The Loan Committee, once elected, shall prepare guidelines for operation, and bring them to the Board for approval or revision.

SPECIAL NOTE: I have been furnished the following language by our attorney with a recommendation that these amendments should be made as a matter of law:

> Article III, Section 3 is hereby amended to read as follows: Section 3. Quorum: Attendance by one-third of the number of Directors fixed by the by-laws shall constitute a quorum for the transaction of business at any meeting of the Board of Directors.
>
> Article III is hereby amended by deleting Section 5 (Informal Action by Directors) in its entirety.

In addition to the recommendations of the Committee on Committees, I urge consideration of the following changes:

1. Article II, Section 3(a): Delete the reference to "one state government HDC" and "one non-OEO private HDC" which would increase the number of Board members which we can elect. Under the present by-laws, there are 23 automatic members, plus 12 elected by the Board, plus another automatic member, i.e., the Executive Director. This suggested change would allow the Board to elect at least 14 of its members.

2. I think an annual meeting one (1) day before national elections is a pretty sorry arrangement.

3. I am opposed to the recommendations of the Committee on Committees on the Executive Committee, and I propose the following substitute:

> There shall be an Executive Committee of the Board of Directors composed of ten (10) voting members, six (6) of whom shall be elected by the Board of Directors at its regular annual meeting or at any meeting called for such purpose, and shall, unless otherwise provided by the Board of Directors, hold office until the next annual meeting of the Board of Directors or meeting held in lieu thereof and until their respective successors shall have been duly chosen. The Board of Directors shall elect the Executive Committee and the President of the Corporation, the Vice President, Secretary, and Treasurer shall be ex-officio members of the Executive Committee.

4. I call your attention to the fact that Article VI, Section 1, of the present by-laws calls for seven (7) officers, including a first and second Vice President and an Executive Director as officers. Article VI, Section 5 makes two (2) of these officers the same person, i.e., Executive Directors, also Second Vice President. This is silly and confusing.

5. I will move to strike Article VI, Section 5, and substitute the following:

> Executive Director: The chief of staff and administrator of the Corporation shall be an Executive Director who shall have such powers and responsibilities as the Board shall from time to time prescribe. He shall sign any official document which may be lawfully executed on behalf of the Corporation as directed by the Board of

Directors or President of the Corporation.

(I am opposed to the Executive Director's being also an officer or a member of the Board or a member of Executive Committee...period.)

CLC:mhl
8/13/71

CHARLOTTE MEDICAL CLINIC, P.A.
1900 BRUNSWICK AVENUE
CHARLOTTE, N. C. 28207

INTERNAL MEDICINE
DAVID S. CITRON, M. D.
LOGAN O. JONES, M. D.
CARL B. LYLE, JR., M. D.
CLINTON H. McKAY, M. D.
THOMAS H. McMILLAN, JR., M. D.
WILLIAM R. PORTER, M. D.
WILLIAM C. SUGG, JR., M. D.
RAYMOND M. WHEELER, M. D.

February 18, 1972

Mr. Gordon Cavanaugh
Executive Director
Housing Assistance Council, Inc.
1601 Connecticut Avenue, N. W.
Washington, D. C. 20009

Dear Mr. Cavanaugh:

As you may know, I served as one of the incorporators of the Housing Assistance Council at the request of Bob Smith. Subsequently, my membership on the Board of Directors served to fulfill the OEO requirement that the Southern Regional Council be represented on that Board.

My lack of any special knowledge or expertise in the field of housing plus a lack of time have convinced me that I should resign from the Board and I am herewith doing so.

As President of the Southern Regional Council, I would like to propose the following two names from which a replacement could be selected:

The first is Art Campbell, who is a staff member, and Director of the Housing and Urban Planning Project of the Council. He has a particular interest in rural housing and has recently been closely involved with the Panola Project. I am enclosing some biographical data about him.

The second nominee is Earl Johnson who is a Council member and who is a black attorney and member of the Metropolitan

Council which governs the Jacksonville, Florida metropolitan area. His address is 625 West Union Street, Jacksonville, Florida 33202.

I have not talked with Earl Johnson but Art Campbell has expressed to me a particular interest in the Housing Assistance Council and a desire to serve on its Board.

I shall continue to be interested in your work and plan to keep in touch with it through one of the above named.

Sincerely,

Raymond M. Wheeler, M. D.

RMW/jb

cc: Mr. Art Campbell
Southern Regional Council, Inc.
52 Fairlie Street
Atlanta, Georgia 30303

HOUSING ASSISTANCE COUNCIL INC.

1601 Connecticut Ave., N.W. • Washington, D.C. 20009 • (202) 483-1426

Executive Committee
Chairman
Juan J. Patlan
President
Glenn A. Claytor
First Vice President
Pat B. Gish
Secretary
Clay L. Cochran
Treasurer
Manuel Madrigal
Members
Gordon Cavanaugh
Marvin Davies
Al Hirshen
Robert W. Maffin
William R. Morris
James Pierce
Artley Skenandore
Hector Vasquez

Board of Directors
Claudio Arenas
Thomas Bradley
Willis Carson
Gordon Cavanaugh
Glenn A. Claytor
Clay L. Cochran
John Coke
Marvin Davies
Charles B. Davis
Joseph Debro
Sidney Freidberg
Pat B. Gish
Al Hirshen
Nicholas Hood
Manuel Madrigal
Robert W. Maffin
Robert Marshall
William R. Morris
Kermit Overby
Juan J. Patlan
James Patton
James Pierce
Andrew W. Popoli
Halvey H. Simmons
Artley Skenandore
Jesus Soriano
Arthur L. Symes
Hector Vasquez
Raymond M. Wheeler
Andrew Yslas

Executive Director
Gordon Cavanaugh

February 22, 1972

TO THE MEMBERS OF THE EXECUTIVE COMMITTEE:

Thank you for reviewing the policy statements.

Only one member of the committee, Mr. Morris, suggested any changes in the revisions that were submitted to you. Mr. Morris suggested that wherever "rural areas" appeared in the statement that this phrase be changed to read "rural and other areas."

OEO officials did not accept the language limiting the size of communities and metropolitan areas to be served as proposed in the draft, except as defining those entitled to priority treatment. OEO insisted that we should also serve rural areas and small towns in standard metropolitan statistical areas exceeding 500,000 population, as well as communities of more than 25,000 if truly rural in character. Since OEO approval of our guidelines is a condition to our operation, we have revised them as requested at page 4, paragraph numbered 2 and continued on page 5.

Since the changes that OEO required specified "rural" in each case, the language change suggested by Mr. Morris was not incorporated into the statement, but the basic idea which he was urging for inclusion is now more specific and the service areas are enlarged.

Mr. Morris made several suggestions concerning minority relationships and opportunities, which are incorporated into the statement.

Copies of the statement are now being made available to those that have requested information concerning HAC. A cover letter being used for distributing the statements is also enclosed.

Sincerely yours,

Gordon Cavanaugh
Executive Director

GC:gdc
Enclosures

HOUSING ASSISTANCE COUNCIL INC.

1601 Connecticut Ave., N.W. • Washington, D.C. 20009 • (202) 483-1426

Executive Committee
Chairman
Juan J. Patlan
President
Glenn A. Claytor
First Vice President
Pat B. Gish
Secretary
Clay L. Cochran
Treasurer
Manuel Madrigal
Members
Gordon Cavanaugh
Marvin Davies
Al Hirshen
Robert W. Maffin
William R. Morris
James Pierce
Artley Skenandore
Hector Vasquez

Board of Directors
Claudio Arenas
Thomas Bradley
Willis Carson
Gordon Cavanaugh
Glenn A. Claytor
Clay L. Cochran
John Coke
Marvin Davies
Charles B. Davis
Joseph Debro
Sidney Freidberg
Pat B. Gish
Al Hirshen
Nicholas Hood
Manuel Madrigal
Robert W. Maffin
Robert Marshall
William R. Morris
Kermit Overby
Juan J. Patlan
James Patton
James Pierce
Andrew W. Popoli
Halvey H. Simmons
Artley Skenandore
Jesus Soriano
Arthur L. Symes
Hector Vasquez
Raymond M. Wheeler
Andrew Yslas

Executive Director
Gordon Cavanaugh

February 22, 1972

Dear Friends:

The Housing Assistance Council has had many requests for information about its programs to assist organizations in providing decent homes for rural poor people.

Because we are a new organization, created by a recent grant from the Office of Economic Opportunity of $4 million, we have delayed detailed answers to many inquiries until the basic policies that will govern our operations received final approval of our executive committee and from OEO.

Those approvals have now been obtained for the enclosed document, which is a statement of our "Viewpoints, Objectives and Principal Activities" and "Criteria for Eligibility for Seed Capital Loan Funds and Other Housing Assistance Council Services."

Half of our grant, $2 million, is for seed capital loans. The other half is for administration and for staff for our technical assistance and training programs and for consulting services for eligible development organizations.

The executive committee has also named members of our loan committee; we have hired a staff which includes members with extensive experience in the various housing programs and, with approval of these basic policy guidelines, we are now ready to act on requests for our loan funds and for the other services that we provide.

The enclosed documents will indicate to you the possibilities of our being of service to you. We earnestly solicit further inquiries. Application forms for seed capital loans are available upon request.

We appreciate your interest in the Housing Assistance Council and look forward to working with you in helping to provide decent homes for the rural poor.

Sincerely yours,

Gordon Cavanaugh
Executive Director

GC:gdc
Enclosures

CHARLOTTE MEDICAL CLINIC, P.A.
1900 BRUNSWICK AVENUE
CHARLOTTE, N. C. 28207

INTERNAL MEDICINE
DAVID S. CITRON, M. D.
LOGAN O. JONES, M. D.
CARL B. LYLE, JR., M. D.
CLINTON H. McKAY, M. D.
THOMAS H. McMILLAN, JR., M. D.
WILLIAM R. PORTER, M. D.
WILLIAM C. SUGG, JR., M. D.
RAYMOND M. WHEELER, M. D.

March 2, 1972

Mr. Gordon Cavanaugh
Executive Director
Housing Assistance Council, Inc.
1601 Connecticut Avenue, N. W.
Washington, D. C. 20009

Dear Mr. Cavanaugh:

Thank you very much for your letter of February 29. I am delighted to know that you are operational and your initial work sounds impressive.

I intentionally did not express a preference between the two nominations because I thought it might not be proper. Since you ask, we would prefer that Art Campbell receive the nomination.

I think he can prove to be very helpful to you and you to him.

Sincerely,

Raymond M. Wheeler, M. D.

RMW/jb

cc: Mr. Art Campbell
Southern Regional Council, Inc.
52 Fairlie Street, N. W.
Atlanta, Georgia 30303

cc: Glenn A. Claytor, Esquire
John J. Patlan

April 19, 1972

David Engel, Esquire
Chief, Housing Branch
Office of Program Development
Office of Economic Opportunity
1200 Nineteenth Street, N.W.
Room M616
Washington, D. C. 20506

Dear Dave:

The first six months of activity of the Housing Assistance Council, from August 1, 1971 to January 31, 1972 is reviewed in the enclosed report.

We had assumed, for reporting purposes, that the first six months began with the release of our funds (December 31, 1971) or we would have provided this report at an earlier date.

We appreciate your continuing cooperation and guidance.

Sincerely yours,

Gordon Cavanaugh
Executive Director

GC:gdc
Enclosure

PAGE PARTIALLY ILLEGIBLE

INTRODUCTION

The Housing Assistance Council is pleased to provide this report covering the first six months of its two-year grant period, from August 1, 1971 to February 1, 1972. The report is required under the special conditions of the grant.

Because this is the first report on the activity of HAC it is appropriate also to review, at least briefly, the several meetings of the board of directors and committees of the board of directors prior to August 1, 1971 and the meetings of these governing bodies during this first six months. Decisions made by the directors in this formative period have provided the basic guidelines for the establishment and operation of the Council.

A summary of those meetings:

Board of directors pre-organizational meeting, June 15, 1971 — Reviewed by-laws; appointed interim director; named temporary officers; established a committee on committees; were advised that grant was to be made.

Committee on Committees, July 19, 1971--Established executive and loan committees.

Committee on Committees, August 5, 1971--Discussed job description of executive director; discussed purpose and objectives of HAC, recommended that personnel and committee on committees be disbanded.

Board of Directors, August 5, 1971--Decided that HAC should concentrate efforts in rural areas for poor people and further the goals of open housing legislation and of minority opportunity. Set August 19, 1971 as meeting to elect officers and amend by-laws.

Board of Directors, August 19, 1971--Changed by-laws provision on officers; established quorum for board meetings; set number of members of loan committee; adopted resolution on "focus of HAC" setting program goals; elected officers and executive committee; expanded executive committee to 12 members.

Executive Committee, August 19, 1971--Reviewed and approved procedure for hiring executive director; set deadline for receiving applications for executive director.

Executive Committee, September 14, 1971--Interviewed applicants for executive director. Hired Gordon Cavanaugh for that position.

Executive Committee, January 11, 1972--Discussed report on activity on first months; authorized signatories for checks; named assistant treasurer; named five members of loan committee and established quorum for that committee; adopted statement of viewpoints, objectives,and principal activities and criteria for seed capital loans; adopted budget.

OEO approved the grant for HAC June 30, 1971. Operating funds were provided for the organizational expenses by the North Carolina LIHDC. On November 22, 1971, OEO authorized the Rural Housing Alliance to make a loan of $50,000 to HAC. After meeting the several special conditions requisite for release of grant funds, that approval was authorized December 21, 1971 for the full amount of the grant, $4,000,000.

Mr. Cavanaugh, while working scattered days in October, began his duties full time November 1, 1971. Thus, actual operation of HAC started in the fourth month of the period covered by this report.

While the work conducted during the first six months was performed by only a nucleus of a staff, it nonetheless was very important work and fundamental and basic to achieving the objectives for which the grant was made.

The activity can be broadly classified into two categories: organizational and planning-policy. The organizational work included such activities as hiring of the basic staff, leasing headquarters, purchasing equipment. The planning-policy activities included developing the basic policy statement and a six-month budget for the period January 1, 1972 to July 1, 1972.

From the standpoint of money expended for staff and for other activities, the report period represents less than a month of activity as envisioned by the grant and the two-year budget: i.e., the total staff salary expense in the first six months is only fifteen percent of the prpportinate amount allowed by the grant for a six-month period or less than the amount budgeted for one month for the first year.

Some of these activities have been previously reported to the housing branch of OEO, either as part of fulfilling other conditions of the grant or for informational purposes. Since the activity of the first six months was organizing and making the basic policy decisions to carry out the grant purposes, the report which follows here has been organized under those headings on a topic-by-topic basis under the two categories described above. Previously dubmitted documents are so noted.

The HAC grant and the law governing such grants require approval of each of the governors of the states in which services are provided. While the grant was made June 30, 1971, the first request for that approval to the governors was not mailed by OEO until December, 1971. HAC staff has undertaken to pursue required gubernatorial approvals. HAC has spent considerable time and effort in these first months seeking these approvals and coordinating efforts of potential recipients who have helped us in this effort. This effort of the HAC staff is not otherwise noted in this report although it has required a considerable amount of time and is a continuing task and problem.

ORGANIZATIONAL ACTIVITY

STAFFING--One of the most time consuming activities during the first months was interviewing dozens of applicants for the HAC staff. Two assistant directors were appointed during this first six months, Clarence Richardson, and Harlan Severson. The resumes and position descriptions of the assistant directors and other key employees have been submitted to the housing branch of OEO. An organizational chart showing employees and their relationships is included with this report. The staff includes specialists in every phase of low-income housing development.

The staff at the close of this report period included the executive director, two assistant directors, three administrative assistants, an accountant, an information director, five specialists in low-income housing, two research specialists and three secretaries. Members of the staff are well qualified for the positions they hold because of their experience, education and training. Each member of the staff is dedicated to the purpose and objectives of HAC. Morale is good. Each staff member has accepted a challenge to make a maximum effort to the organization. There is a friendly spirit of working together.

HEADQUARTERS--Arrangements for leasing headquarters for the organization were completed, with the staff now occupying the sixth floor of the Caravel building at 1601 Connecticut Avenue, N.W. The staff moved to these new quarters January 17, 1972, after occupying temporary space provided by the National Sharecroppers Fund at 1346 Connecticut Avenue, N.W. The headquarters office space (4,665 square feet) was especially designed to meet the needs of the HAC staff. The leasing arrangements conform to the budget requirement of the grant.

EQUIPMENT--Office equipment was purchased or leased, including such items as desks, office machines, dictating machines, etc. That equipment includes a small investment in reproduction facilities to keep printing costs as low as possible. A condition of all equipment purchase or leasing was to obtain equipment (or supplies) which would result in the lowest costs for the period of the grant.

OFFICE PROCEDURE MANUAL--Partly to conform with the grant requirement of providing a personnel policy for the organization, an office procedure manual which sets personnel policy, but in addition provides the procedures for all office functions was developed. A copy of the manual was provided to the housing branch of OEO in fulfillment of the personnel policy requirement.

ACCOUNTING SYSTEM--The Housing Assistance Council has hired the auditing firm of Lucas, Tucker and Company, formarly Williams, Broadus and Lee, as its auditor, which has reviewed the accounting system established for the Council, and commented formally on it. The housing branch and the regional auditor of OEO have earlier been informed of this activity and the appropriate documents have been supplied.

BONDING AND INSURANCE POLICIES--The Council has obtained a business multi-peril policy from Brail-Mick Insurance Company which includes coverage for Fire, General Liability Automobile Liability and Physical Damage, Crime and Commercial Blanket Bond on all employees. The required Workmen's Compensation was obtained from Palmer & Phelps, Insurance Agency. Group health and life insurance was obtained from Nationwide Insurance and became effective January 31, 1972. Competitive bids were required for each of these insurance coverages.

LETTERS OF INQUIRY--Announcement of the grant to HAC on June 30, 1971 resulted in more than 200 letters to HAC, requesting information. Each of these letters was answered with an attempt to be as responsive as possible to the questions and problems raised in the letters. Generally, definitive answers concerning the revolving loan fund and other HAC services were delayed until the policy decisions of the Executive Committee were determined in January.

POLICY-PLANNING ACTIVITY

Policy decisions concerning the basic direction of the Housing Assistance Council, its objectives and priorities, are made by the board of directors or the executive committee. This basic, appropriate control dictated the major portion of the activity of the staff during the months of December and January.

POLICY-PLANNING ACTIVITY (continued)

The activity of the staff in these two months was directed to accomplish two major functions:

(1) Provide a basis for recommendation for the basic policy statement and criteria for eligibility for services.

(2) To provide a basis for planning our activities during the six months beginning January 1, 1972 and proposing a budget for that period.

To provide a basis for making these recommendations, the staff made trips to Kentucky, North Carolina, Colorado, Georgia, and New York and visited with carefully selected groups invited to confer with the HAC staff in Washington, D.C. from 12 other states.

Telephone conversations were held with organizations in many other states. Members of the staff analyzed more than 75 written requests for service. Meetings were held with allied groups, such as NAHRO, RHA, HUD and OEO housing officials.

This activity report provided the basis for drafting a basic policy statement entitled "Statement of Purpose, Viewpoints, Objectives and Principal Activities," which was presented to the executive committee January 11, 1972.

That activity was also the basis for the following recommendations and conclusions:

1. SERVING THE POOR--Generally, the activities now under way in the rural areas, for the most part, do not or will not serve the poorest of the poor, that group that falls within the OEO-income guidelines. The bulk of the activity, generally speaking, is developing of Farmers Home 502 loan programs and HUD 235 and 236 programs. There is a growing realization, however, that more public housing activity is desperately needed as well as the ability to use rent supplements and section 23 leasing with the Farmers Home programs. There are several activities either under way or planned for public housing.

2. NEED FOR TECHNICAL ASSISTANCE--There is generally an urgent need for technical assistance for many groups and organizations--to provide the skills to initiate programs and projects and to aid these organizations in developing feasible proposals. Of the 75 organizations that wrote to us, almost all cited a need for such assistance.

3. NEED FOR SEED CAPITAL--The need for seed capital is also apparent byt not to the degree as is the present need for technical assistance. While more detailed analysis and information is necessary to determine exactly the need for seed capital by the organizations which have written to HAC, there were something like 20 organizations which we believe can possibly utilize this type of existence. On the basis of this analysis there is a possible need for about $300,000 of seed capital funds in the next six months. The rural division of the North Carolina LIHDC has requested a similar amount for construction funds and land acquisition. A Basin Electric group couldduse about $50,000 to develop sewer and water for rural housing development.

4. NEED FOR ADMINISTRATIVE FUNDS--There is a need for administrative funds in the formative periods of housing development organizations, especially newly organized housing authorities. Several organizations cite a need for construction funds or for a line of credit for such funds or for Bonding purposes or both.

5. ORGANIZATIONS VARY--There does not now exist any organized, coordinated universal delivery system for the rural areas. The large HDC's in almost every case operate in the urban areas. State authorities generally are without staff and skills or funds to develop them. There is not now any group of broad-based organizations through which HAC can funnel either funds or its assistance--but there are, at least in a few instances, the opportunity to develop such groups and a few organizations do exist with which we can work at the outset.

SUMMARY: The need for the grant is clear. How best to utilize the grant is gradually emerging. We have a good enough "feel for what's out there" to begin our activities.

RECOMMENDATIONS:

(1) That the executive committee approve the statement of viewpoints, objectives and principal activities, and the eligibility criteria for HAC assistance.

(2) That the executive committee authorize an effort to seek funds for administrative purposes for preliminary organization of housing authorities and promising broad-judicial HDC's.

The executive committee approved the proposed policy statement but made several amendments which were incorporated into the final document. Members of the housing branch of OEO also reviewed the basic policy statement and made several suggestions which were also incorporated into the final document, a copy of which is included with this report.

The January 11 committee also adopted the proposed budget for the period of January 1 to July 1, 1972, and provided other policy direction for the staff.

The approval of these basic guidelines by the executive committee provided the authority and direction for the staff to proceed with the loan, technical assistance and training functions of the organizations. HAC was fully operational at the close of this report period.

HOUSING ASSISTANCE COUNCIL, INC.
MINUTES OF THE EXECUTIVE COMMITTEE MEETING
Housing Assistance Council Offices
April 27, 1972

Executive Committee members present: G. Cavanaugh, G. Claytor, C. Cochran, P. Gish, M. Madrigal, R. Maffin, J. Pierce and A. Skenandore.

Executive Committee members absent: M. Davies, A. Hirshen, W. Morris, J. Patlan and H. Vasquez.

HAC staff present: G. Anders, F. Cooper, A. Downes, M. Echols, L. Juarez, Y. McCoy, L. Norman, W. Powers, C. Richardson, H. Severson and D. Sternberg.

Others present: J. Debro, HAC Board of Directors, M. Hubbard, National Association of Minority Contractors, A. Popoli, HAC Board of Directors, and A. Sternberg, HAC general counsel.

1. CALL TO ORDER--Chairman Claytor called the meeting to order at 10 a.m. and declared a quorum present. The proposed agenda was approved.

2. MINUTES APPROVED--Maffin moved and Pierce seconded that the minutes of the January 11, 1972 executive committee meeting be accepted. The motion passed unanimously.

3. BOARD VACANCIES-There now exists vacancies on the board of directors for seven organizational representatives and one individual member (See Exhibit A). The committee members agreed that they have the authority to fill these vacancies on behalf of the full board. Counsel Sternberg explained the exception to this authority, as follows: Of the seven organizations without representation on the board, five are named and two are designated by the type of organization. Counsel Sternberg advised that the named organizations lacking a director on the board need nominate only one person for that position. The executive committee, he said, could not act on the two unnamed organizational representatives because only the full board can designate the specific organizations.

Since only the Southern Regional Council had submitted a nomination, Pierce moved and Cochran seconded that its nominee, Arthur Campbell be elected to the board as Southern Regional Council representative. The motion passed unanimously.

Other vacancies could not be filled because the organizations lacking representation had made no nominations, although requested to do so. The committee directed that a second request be made to these organizations for their nominees.

we board Nov 6th d?

Maffin moved and Pierce seconded that Mrs. Rose Wylie, President of the National Tenants Organization, be elected to the Board as an individual member. The motion passed unanimously, subject to Mrs. Wylie's acceptance.

In considering the two references in the bylaws to a board representative from one state government HDC and from one non-OEO HDC, the committee felt there were no clear reasons for these groups to be represented on the board. Cavanaugh was aware of only two state government HDCs, one in Arizona and a New York State urban development corporation. He suggested expanding these classifications to include a state office of housing and/or community development, state housing authority or regional housing authority.

Cavanaugh said the newly-formed Mississippi Department of Housing and Community Affairs is an example of this type of organization. Troy Norris, its executive director, is planning a statewide housing strategy to deal with the housing problems in Mississippi. This kind of thinking is an emerging pattern in other states.

Cochran interjected that we may have these positions filled by men of such experience without binding ourselves to a specific category designated in the bylaws. He felt that the categories should simply be deleted.

4. CHANGE IN BYLAWS PROPOSED--A motion was made by Maffin and seconded by Madrigal that the following be proposed to the next full meeting of the Board as a bylaw change: the section of the bylaws requiring a representative on the board from one state government HDC and one non-OEO private HDC be deleted and that they be converted to individual membership selected on the basis of individual qualifications. (The proposed change is in Article II, Section 3a) The motion passed unanimously.

5. NEXT BOARD MEETING--The bylaws call for an annual board meeting on the first Monday in November. It was brought up at the last meeting of the executive committee that, in view of the short term of the grant, we might schedule a full board meeting in June besides the November annual meeting.

Sternberg indicated that to legally call a regular board meeting would require a bylaw change. However, a special meeting of the board can be called to change the bylaws. That meeting can then be converted to a regular one.

Cochran moved and Madrigal seconded that a special meeting of the board be convened between July 1 and September 1 after a poll of the board members had been conducted to ascertain a date of maximum attendance. The motion passed unanimously. Maffin also suggested that the staff explore the possibility of having the meeting at some location other than the District of Columbia.

Pierce requested the HAC staff to include as broadly and inclusively as possible all items on the proposed agenda when calling the special meeting.

6. CHANGES IN BYLAWS, ARTICLES OF INCORPORATION--Changes in the articles of incorporation and bylaws that bear on the success of 501(c)(3) tax exempt designation for HAC were discussed as was the need to complete a few small omissions to the bylaws and a few administrative matters.

In considering the articles of incorporation (See Exhibit B) Sternberg said that we had not as yet applied for a 501(c)(3) tax exempt status because the Articles should be changed to delete references to those powers that infer business activity before submitting such an application.

Maffin said the committee should simply trust the competence of the general counsel to define what is necessary to maintain the organization's tax exempt status and moved that these changes in the articles of incorporation be brought before the special meeting. This motion was seconded by Madrigal and passed unanimously.

7. PER DIEM EXPENSES--The committee discussed increasing the allowable reimbursement for per diem expenses for directors since many hotels charge as much as $20-22, excluding cost of meals. Under the $25 per diem allowance, executive committee members have had to pay many of their minimal expenses personally. The OEO guidelines require a $25 per diem maximum and in the past OEO has refused to alter this provision. Cavanaugh suggested that the bylaws be changed as indicated so that HAC may pursue an increase in allowable expenses with OEO.

Maffin said $25 per diem is unreasonably low and moved that a recommendation be made that Article II, Section 6 be amended by changing the language concerning reimbursement to read:

> "pay to any director the actual, reasonable expenses not to exceed $40."

The motion was seconded by Madrigal and passed unanimously.

8. MAIL BALLOTS--Originally the bylaws allowed resolutions to be adopted by written consent without a meeting. Prior counsel advised that this was invalid and the provision was removed. Present counsel (Sternberg) advised the committee, however, that the following addition to Article III, Section 4 would be valid:

> "Pursuant to Title 29 Section 1099 of the District of Columbia Code the Board of Directors may act by mail ballot, provided, however, that for any such action to be valid, the vote must be unanimous."

The purpose of the additional provision is to allow HAC to take a mail ballot for those routine items that may not warrant the assembly of the entire board.

Cochran moved that the suggested addition be recommended to the board. Maffin seconded the motion which passed unanimously.

9. FILLING VACANCIES--Sternberg indicated that there does not now exist a provision in the bylaws for filling vacancies on the executive committee or removing members from it.

Several members of the executive committee objected to the use of "automatically" in the proposed change. They suggested that the absent party should be allowed to offer valid excuses. Pierce moved and Maffin seconded that Article IV be amended by adding a new Section 6 to read as follows:

> "Three consecutive unexcused absences shall automatically vacate a member's seat on the executive committee. Vacancies shall be filled by a majority of the members of the Board of Directors who shall be present at any regular or called meeting of the Board."

With Cochran opposed, the motion passed.

10. OFFICER VACANCIES--No provision exists in the bylaws for filling vacancies in the officer ranks of the board. Sternberg recommended that a new Section 9 be added to Article VI as that provision, as follows:

> "Section 9. Vacancies: Vacancies shall be filled by a majority of the members of the Board of Directors who shall be present at any regular or called meeting of the Board."

Maffin asked how many board members are needed to constitute a quorum. Sternberg said two-thirds of the board members must be present to act on dissolution of the corporation; that a simple majority is necessary for adopting, amending and repealing the bylaws; and that one-third is necessary for a quorum of which a majority is required to fill vacancies on the board.

Maffin moved and Pierce seconded that the proposed addition to Article VI be recommended to the full board. The motion carried unanimously.

11. INDEMNIFICATION--Sternberg advised the committee that Section 1(b) of Article VII refers to a "foregoing right of indemnification" which is not found in the bylaws, having been inadvertently omitted. He suggested that the last sentence of Section 1(b) be deleted and that a new Section 1(c) be added as follows:

> "This Corporation shall indemnify every director or officer, his heirs, executors and administrators against expenses reasonably incurred by him in connection with any action, suit or proceeding of any kind or character to which he may be made a party by reason of his being or having been a director or officer of this Corporation, or, at its request, of any other corporation of which it is a member of creditor and from which he is not entitled to be indemnified, except in relation to matters as to which he shall be finally adjudged in such suit, action or proceeding to be liable for negligence or misconduct; in the event of a settlement, indemnification shall be provided only in connection with such matters covered by the settlement as to which this Corporation is advised by counsel that the person to be indemnified did not commit any breach of duty. The foregoing right of indemnification shall not be exclusive of other rights to which he may be entitled; and is a part of the agreement with each director or officer of this Corporation now or hereafter in office."

Maffin moved and Cochran seconded that the new section cited above be recommended to the Board. The motion passed unanimously.

Sternberg recommended further that Section 2 of Article VII should be deleted in its entirety since it projects the corporation in a business activity; i.e., owning shares of corporate stock which will raise problems with IRS when the 501(c)(3) exemption is sought, and that Sections 3,4 and 5 be renumbered 2, 3 and 4 in accord with that deletion.

Cochran moved and Pierce seconded that such deletion in the bylaws and renumbering of the subsequent sections be recommended to the full board. The motion passed unanimously.

Maffin moved and Cochran seconded that item 5(a) be presented to the full board as a recommended bylaw change. The motion passed unanimously. Cochran moved and Pierce seconded that item 5(b) be submitted to the board as a bylaws change. It was also carried unanimously.

12. NEW STAFF MEMBERS--Cavanaugh presented staff reports to the committee and introduced the new HAC personnel (See Exhibit D). The HAC staff numbers 20 and major staffing is completed.

13. TRAINING SESSIONS PLANNED--Cavanaugh described the major training efforts of the HAC staff, plans for which were under way at the time of the meeting, and future training plans. (See Exhibit E.)

14. LOAN COMMITTEE ACTIONS--A report was made on the results of the first Loan Committee meeting February 24. The Committee approved 10 applications totalling $647,476. Claytor said the loan committee was encouraged by the quality of the applications and the manner in which they were analyzed and evaluated by the HAC staff.

15. MISSISSIPPI REQUEST--Claytor asked that the executive committee be informed of the circumstances surrounding the applications submitted by Mr. Troy Norris, Mississippi Department of Community Development and Housing.

Governor Waller proposes the creation of a statewide housing development corporation and formation of regional housing development corporations with the same boundaries as the existing ten regional planning districts. The statewide HDC, working out of the governor's office, would coordinate, supply technical assistance and lend direction to the regional HDCs. The regional HDC staff would utilize the staffs of the existing planning districts

The state feels that the direction of the federal government is to have increasing involvement with the planning commissions and districts for the approval of a number of programs involving the development of communities and sites for housing.

The statewide plan also involves several community resources; e.g., Mississippi Development Center, a statewide technical assistance group. Mississippi anticipates use of the Farmers Home rural rental program (Section 515) and use of the Farmers Home Section 502 home ownership loans.

The governor reportedly was assured that Mississippi will receive sizeable commitments from HUD for public housing leasing. HUD will continue to refund these units and add to them as an ongoing development program.

In the plan involving HAC, Norris submitted an application for an allocation for a $100,000, to be set aside for a period of time against which Mississippi would make applications. Each application would meet our loan criteria and would be considered an individual loan.

While the program itself is not unique, HAC believes it is the first time that a state plans to deal on a comprehensive basis with a statewide housing program. There are also a number of assurances that the program will be conducted on an equal opportunity basis and will comply with the Affirmative Action requirements.

The governor indicated that he will grant blanket approval only if we consider favorably the application described above and he stipulates further that all applications from Mississippi to HAC for seed loans must go through this statewide office.

Cavanaugh proposed a form of operation in a letter to Mr. Norris March 3, 1972. (See Exhibit G).

Cavanaugh emphasized that HAC reserves the right to disregard the recommendations of the governor. In addition, should any organization find that its application was not being acted upon promptly by the state or in any way was being mishandled, HAC would deal directly with the organization.

As previously noted, Norris presented an application to the HAC loan committee for a set aside of $100,000. HAC requested that he also prepare for the loan committee meeting (April 27, 1972) several specific applications. Two applications were submitted this morning, for a Section 515 rural rental project and a Section 502 homeownership project in two impoverished areas of the state.

Maffin said that HAC may find it difficult to protect itself from the possiblity of other states making similar requests to have all such funds routed through the governor's office.

Cavanaugh noted the possibility of HAC's inability to work in Mississippi in the event that we do not receive the governor's approval.

Mrs. Gish requested to see all correspondence between HAC and the State of Mississippi concerning their proposals. She felt strongly that Mississippi was initiating some effort to gain tight control of federal funds in the state before other groups could exercise effective programs and that the HAC board should not be allowed to be blackmailed.

As background information, Cavanaugh gave a report on all governor's approvals to date (See Exhibit H) showing approval in 36 states, 6 letters with legal problems concerning their acceptability by OEO and 8 states for which we have received no reply. California has reserved the right to approve each project individually. The two requests received to date from California were to be approved but HAC has yet to receive a letter indicating such.

Cochran, Claytor and Mrs. Gish said thay were opposed to the proposal by Norris and Governor Waller due to the seemingly "sovereign state" attitude. They felt that it would be most difficult to explain approval of the governor's proposals.

Cavanaugh said that prior receipt of the two applications from Norris, HAC has received no inquiries or applications from local groups in Mississippi. This state also appears to be the only state with a comprehensive program. He felt that for these two reasons the project deserves support.

This project could set the stage for an experimental check on the feasibility of statewide cooperation in the housing effort.

Cochran and Pierce felt they could not in good conscience go along with Mississippi's proposal unless applications could be submitted directly to HAC as well as by the governor's office; it was agreed the state could be allowed to review and comment on all applications. They also felt that we could not consider this application until the governor gave us approval as stipulated in our grant.

Cochran moved and Mrs. Gish seconded that the loan committee not entertain proposals in those states from which we have not received governor's prior approval for HAC operations. The motion passed unanimously.

Since Maffin left the meeting at this point, Madrigal called for a quorum count. Six members were then present. Claytor felt that if a quorum is first established and the meeting is not recessed, the quorum continues; the Chairman so ruled.

The committee then decided that as a matter of policy no state or state-controlled organization can act as exclusive conduit of HAC funds and that HAC reserves the right to review and decide on all loan requests.

16. LEGISLATIVE REVIEW--The HAC research staff has undertaken and nearly completed a review of the housing authority enabling legislation for each state. The study will identify those provisions that may be initiated to develop a model statute. In the course of HAC training sessions and meetings, trainees will be informed about their state enabling legislation and what amendments they might seek to improve it.

Secondly, the HAC research staff has done considerable research in connection with the House Agriculture Subcommittee appropriations hearings for the FmHA FY 1973 appropriations. Cavanaugh was invited by both Congressman Mark Andrews and George Mahon to submit this research to the appropriations committee. The research points out the need:

(a) to maintain and improve the administrative budget for the Farmers Home Administration;

(b) to increase the funds available for farm labor housing grants; and

(c) to fund rehabilitation grants for low-income homeowners.

17. REPORT ON CALIFORNIA LOANS--Cavanaugh informed the committee of circumstances surrounding applications from Self-Help Enterprises, Inc. and Rural Development Corporation, both of California. Loans for these two groups were approved at the Loan Committee meeting of February 24, 1972, but to date HAC has not received the necessary approval of Governor Reagan. Because of the long delay, SHE and RDC asked that we submit the funds to the National Spanish-Speaking Housing Development Corporation for disbursement to them. NSSHDC has been approved by Governor Reagan. Cavanaugh recommended against this arrangement because:

(a) If HAC works deceptively against the right of the governor to approve or veto such projects it acerbates the relationship of OEO and HAC with the state, reducing the prospects of ever acquiring the governor's approval of HAC projects.

(b) Local efforts to obtain state approval would diminish.

Zippers recommendation in Female applic

Claytor said that if HAC were to approve such action it would not be operating in good faith under its guidelines and that HAC must wait until the governor grants approval before any further action is taken with these groups. The committee unanimously agreed that HAC funds should not be funneled through the NSSHDC.

18. NORTH CAROLINA LOAN--The Loan Committee at its first meeting reviewed a request for construction funds from the Low Income Housing Development Corporation of North Carolina. At the time, Cavanaugh said, Bill Purcell (LIHDC) said an interest-free construction loan from HAC would result in savings of $500-750 per house. The loan committee recommended that the applicant be requested to seek other sources, including local banks which are generally receptive to making construction loans. However, the committee preferred not to make such loans at all. To make such a loan would also require a change in the HAC grant by OEO.

Purcell was informed of the committee's recommendation. Later he advised HAC that he was discontinuing the request to HAC for funds and would notify us if he needed the loan in the future.

The committee resolved that we should not grant construction loans of considerable size to groups that can obtain these funds from the commercial market at normal interest rates. HAC should not, however, refuse help to groups that do not fall into that category. Each application should be judged on its individual merits, the committee said.

19. APPLICATION FOR 106(a) FUNDS--Cavanaugh reported that HUD has issued a circular to implement the 106(a) program which provides funds for technical assistance and other items to non-profit organizations and public bodies for low-income housing development. Because HAC has developed a network of communication in rural areas and can identify several organizations that could use 106(a) funds, HAC has asked HUD to consider HAC for some role in the 106(a) rural activities.

HAC has been invited to submit a general proposal for 106(a) funds on behalf of a group of broad-based organizations. The proposal is now in the preliminary stages.

Cavanaugh raised the issue whether the 106(a) funds might be used for regular operating funds, for a housing development group, as well as for technical assistance. (See Exhibit J).

There has been a great deal of dispute over the interpretation of Senator Mondale's 106(a) bill and whether it does allow this.

The Rural Housing Alliance insists that legislative authority governing the use of 106(a) includes direct funding to local groups for administrative costs. HAC proposes the attached resolution to indicate the need for the change in definition. (See Exhibit J).

Cochran moved and Pierce seconded that the Chairman direct copies of this resolution to Secretary Romney and Senator Mondale advising them of HAC's position and that HAC should also emphasize to Senator Mondale the need for language clarification in the bill.

Before the motion, Claytor asked for ruling on the existence of a quorum. The general counsel stated that the bylaws being silent on the question of whether the meeting begins with a quorum and then loses members, under Title 29, Section 1017 of the D. C. law, "unless otherwise provided by the Articles of Incorporation or the bylaws, the members present at a duly organized meeting may continue to do business until adjournment, notwithstanding withdrawal of enough members to have less than a quorum." The chairman ruled that the quorum still exists.

20. BASIC HOME PROPOSAL--Cavanaugh reported that RHA, HAC and the OEO planning committee recently conducted a joint meeting to discuss the OEO Basin Home program. A basic criticism by HAC and RHA was the proposed selection of a private building foundation as a broker grantee. HAC has been informally notified that the Battelle Memorial Institute, a nonprofit engineering/consultanting firm, will be selected as broker grantee.

The program was also criticized for not having deep enough subsidies and that the program should be changed to allow greater subsidies than possible under the FmHA Section 502 loans.

A letter of comment on the Basic Home Program from Cavanaugh to David Engel was distributed to the Executive Committee. (See Exhibit K).

Due to shortage of time, Cavanaugh suggested foregoing discussion of item 4(g) on the agenda (Government relations--federal and state) and was to submit a written report on it to be mailed to the committee.

21. FISCAL REPORT--The report on the budget expenditures (See Exhibit L) compares the approved budget and the actual expenditures to date. As indicated, a few items were overspent in categories involving smaller dollar amount (e.g., office supplies, equipment, etc). The overall expenditure was well within the approved budget limit.

22. ADDITIONAL OEO FUNDS--Cavanaugh reported on efforts to get a firm commitment from OEO on additional funding for HAC and was told that HAC was considered as having a commitment for an additional $2,000,000 of which half will be added to the revolving fund and half allocated for a third year of operation. These funds are to be available from OEO appropriations for FY'73.

23. NEXT EXECUTIVE COMMITTEE MEETING--Claytor proposed that the next executive committee meeting be scheduled for a date just prior to the regularly scheduled board meeting in July. The motion passed unanimously.

24. FmHA PROGRAM CHANGES--Cavanaugh called the committee's attention to a statement on proposed changes in the FmHA program to include limited dividend and leasing (See Exhibit M) and testimony prepared by Stephen Butler, HAC research director, on FmHA appropriations (See Exhibit N).

25. NATIONAL RURAL HOUSING CONFERENCE--Cavanaugh reported that the Rural Housing Alliance is now making plans for a National Rural Housing Conference for 2 1/2 days sometime this fall.

The meeting adjourned at 2:45 p.m.

HOUSING ASSISTANCE COUNCIL INC.

1601 Connecticut Ave., N.W. • Washington, D.C. 20009 • (202) 483-1426

Executive Committee
Chairman
Juan J. Patlan
President
Glenn A. Claytor
First Vice President
Pat B. Gish
Secretary
Clay L. Cochran
Treasurer
Manuel Madrigal
Members
Gordon Cavanaugh
Marvin Davies
Al Hirshen
Robert W. Maffin
William R. Morris
James Pierce
Artley Skenandore
Hector Vasquez

Board of Directors
Claudio Arenas
Thomas Bradley
Willis Carson
Gordon Cavanaugh
Glenn A. Claytor
Clay L. Cochran
John Coke
Marvin Davies
Charles B. Davis
Joseph Debro
Sidney Freidberg
Pat B. Gish
Al Hirshen
Nicholas Hood
Manuel Madrigal
Robert W. Maffin
Robert Marshall
William R. Morris
Kermit Overby
Juan J. Patlan
James Patton
James Pierce
Andrew W. Popoli
Halvey H. Simmons
Artley Skenandore
Jesus Soriano
Arthur L. Symes
Hector Vasquez
Raymond M. Wheeler
Andrew Yslas

Executive Director
Gordon Cavanaugh

May 16, 1972

Mr. Arthur Campbell
Southern Regional Council, Inc.
52 Fairlie Street, N.W.
Atlanta, Georgia 30303

Dear Mr. Campbell:

The Southern Regional Council has been designated by the HAC bylaws to be represented on the Housing Assistance Council Board of Directors. Unfortunately, this position became vacant at the resignation of Dr. Raymond Wheeler. At his recommendation, the Executive Committee voted on April 27 to elect you to serve as the SRC representative.

I am enclosing a copy of our guidelines and statement of purpose to familiarize you with the organization. I am also enclosing copies of the HAC NEWS.

If you are willing to serve, please send us your acceptance as soon as possible. I hope that we will be able to welcome you personally at the next Board meeting in late July or August.

Congratulations on your appointment.

Sincerely yours,

Gordon Cavanaugh

Gordon Cavanaugh
Executive Director

GC/ym

Enclosures

cc: Raymond M. Wheeler, M.D.

HOUSING ASSISTANCE COUNCIL, INC.

CRITERIA FOR ELIGIBILITY FOR SEED CAPITAL LOAN FUNDS

AND OTHER HOUSING ASSISTANCE COUNCIL SERVICES

In accord with the statement of Purpose, Viewpoints, Objectives and Principal Activities adopted by the Executive Committee January 11, 1972, the Housing Assistance Council declares that all of the following criteria must be satisfactorily met for an applicant to be eligible for loans from the seed capital fund:

1. That there will be no discrimination in the proposed project because of race, religion, creed or national origin and that the project will be planned and administered in full compliance with federal and state fair housing laws. Further that there will be no discrimination because of the age, sex or economic status (e.g. welfare recipients) of those to be served.

2. That provision is made in the plans for the proposed project for serving the rural poor, as defined by OEO guidelines, at a total monthly housing cost not to exceed twenty-five percent of their adjusted income, whether for home ownership or for rent, (such total cost including the cost of utilities). (Adjusted income shall be as defined in section 235 (i) of the Housing Act of 1968.)

3. That the proposed project shall be in a rural area as defined in the statement of Viewpoints, Objectives, and Principal Objectives (page 4, paragraph #2 and related footnote.

4. That the loan funds approved by HAC are for costs recoverable under the guidelines of HUD, Farmers Home Administration or any financing agency involved, upon closing of financing for the project, or are recoverable from any other assured source.

5. That provision is made for prospective home owners or tenants to participate in plans for the project to the degree feasible and for tenants to also participate in management and administration of the project.

6. That, after evaluation of the factors named below, it is reasonable to expect that construction of the project to serve the Council's target population can be commenced within eighteen months from the time that HAC assistance of any kind first becomes available to the project sponsor. Those factors are as follows:

-- Steps taken to arrange financing and availability of funds from the financing agency.

-- Availability of suitable land.

-- Technical and administrative staff of sponsor, previous experience and production record.

-- Affiliation with other groups, such as regional or state housing organizations.

-- Level of subsidy being proposed - mortgage, interest credit, public housing, rent supplement, etc.

-- Professional services available to project sponsor.

-- Relationships with officials and governmental agencies of any political subdivision whose decisions affect completion of the project.

-- Attitude of the community to the development.

-- Past record of service to the poor.

-- Representation of poor persons on the applicant's governing body.

If evaluation of these factors indicates that the project does not meet these criteria but with HAC technical assistance could meet these criteria, the project will be considered eligible for the loan program if the applicant agrees to accept HAC technical assistance to overcome the shortcomings determined by the evaluation process.

TECHNICAL ASSISTANCE CRITERIA

The same general criteria shall be applied to project sponsors requesting technical assistance, except that criterion Number 4 does not apply and the time limitation in criterion Number 6 of eighteen months can be for a greater period of time, such as two years.

HOUSING ASSISTANCE COUNCIL, INC.

Statement of PURPOSE, VIEWPOINTS, OBJECTIVES
and
PRINCIPAL ACTIVITIES

STATEMENT OF PURPOSE

The purpose of the Housing Assistance Council, Inc., is to help provide decent housing in a suitable living environment for the rural poor by using its loan funds, technical assistance and training to improve on a continuing basis the production capability of housing organizations serving the rural poor.

STATEMENT OF VIEWPOINTS

1. We believe that every American family should have the opportunity to live in a decent home with adequate community facilities and that opportunity should be provided where the family lives or chooses to live whenever possible. That opportunity should be available without regard to race, color, creed or national origin; we deplore the fact that large percentages of the members of minority groups are compelled to live in houses unfit for human beings.

2. Two-thirds of the country's 4.3 million substandard homes are located in small towns and rural areas. We believe this deplorable and disproportinate situation exists because national housing and community development programs have been inadequate and because rural areas and small towns have been largely overlooked in such efforts as exist. We believe the national committment to improved housing and community development must be drastically increased and the inequities borne by rural areas removed.

3. We believe it is essential that housing programs for the rural poor be improved not only for the basic purpose of meeting human need in rural areas, but also to avoid acerbating the problems of the central cities where human misery has been increased as a result of failure to provide opportunities in other areas.

STATEMENT OF VIEWPOINTS (Continued)

4. We shall insist that all projects aided by the Housing Assistance Council abide by federal, state and local laws concerning non-discrimination and equal opportunity in housing; however, we recognize that compliance with these laws does not in and of itself assure decent housing for the large numbers of minority families who are inadequately housed; there must also be diligence in increasing the supply of housing commensurate with their need.

5. We believe that existing housing programs are so deficient that the housing needs of poor people cannot be met in a reasonable period of time in either the cities or rural areas. Housing programs are under-financed from the standpoint of administrative funds, credit or subsidy, and in most instances, all three. Policies and procedures of most of the housing agencies are more restrictive than can be justified by the law or were intended by the Congress.

6. We believe that the public and many of those concerned about housing the poor suffer from serious misconceptions about the possibility of utilizing existing programs to serve the poor and that these misconceptions must be corrected as soon as possible and that this is part of our function. The only existing subsidy which can meet the needs of many of the poor is public housing and it meets only a tiny fraction of the provable need. The failure to utilize public housing on a broader scale must be overcome to meet this need.

7. We believe, that in accord with the Housing Act of 1970, the maximum total housing cost that rural poor should be required to pay should be twenty-five percent of their adjusted annual income.

The Housing Assistance Council will express support and concern for these beliefs by conscientious and skillful pursuit of the following objectives:

STATEMENT OF OBJECTIVES

1. The principal objective of the Housing Assistance Council is to secure additional decent homes for the rural poor by helping to create and assist a housing delivery system that will be a long-term low-income housing production network. In seeking to accomplish this principal objective, the Council will utilize any housing program or combination of programs that will accomplish this purpose and with any group or organization formed for this purpose.

STATEMENT OF OBJECTIVES (Continued)

2. The Housing Assistance Council has a clear responsibility for development and training of personnel in the technical and administrative skills necessary to provide housing for the rural poor.

3. The Housing Assistance Council should foster and promote clear understanding of the housing programs now available for housing the rural poor and establish a close, cooperative working relationship with the staffs of the federal agencies administering those programs. The Housing Assistance Council, upon request, should aid personnel of organizations seeking to provide decent houses for the rural poor in their relationships with the above named staffs so maximum use is made of existing programs and funds. However, we are as concerned with the shaping of institutions and administrative policy and laws to serve low-income people as we are with achieving the maximum from the existing programs.

4. As a result of its existence, the number and efficiency of organizations and institutions designed to deliver housing for the rural poor should be increased, and to those ends our technical assistance and training should be directed. HAC should give prime support in its efforts to achieve these objectives to those organizations which seek to operate on a broad geographic basis and which have the prospect of becoming permanent, competent and productive housing agencies in their state or region.

5. As a result of its existence, new job opportunities should be created for members of minority groups along with new opportunities for minority firms and individuals to perform new construction, consulting and other contractual work.

6. The Housing Assistance Council should make recommendations for improving and strengthening programs for housing the rural poor. Those recommendations should include legislative and administrative policy changes so that opportunities available in housing programs for the urban poor are also available for the rural poor.

7. Besides the principal activities prescribed in its grant from OEO, the Housing Assistance Council should seek to identify additional activities or means by which its funds and staff can be utilized or for which additional funding may be obtained to assist rural housing organizations to achieve decent homes for the rural poor. This includes continuing consultation with OEO and other agencies to develop a balanced and coordinated national network of viable rural housing delivery organizations.

PRINCIPAL ACTIVITIES

To express these beliefs and to seek to achieve these objectives the Housing Assistance Council will conduct three major activities. Those activities and criteria and principles to be followed in the conduct of those actvities are:

SEED CAPITAL LOAN PROGRAM

Seed capital loans will be made to housing organizations to provide funds for land or land options, engineering, legal and architectural fees and other services or development costs that can be included in the cost of such development and refunded to the Housing Assistance Council upon approval of financing for the project, provided:

1. Any loans made by the Housing Assistance Council must be for projects which include provisions for serving persons with low-income as defined by OEO income guidelines. The proportion of the poor families to be served by the project utilizing such seed capital funds to the total number of families served by that project--and the degree of poverty of the poor to be thus served--shall be the principal criteria for determining priorities for the use of such funds.

2. That preference for use of the revolving fund shall be given to projects in rural areas or in towns of 25,000 population or less which are not located in a standard metropolitan statistical area of 500,000 population or more. To the extent that loan funds are available in addition to those required for such projects, loans may also be made: (a) for projects loacted in rural areas or in small towns located in SMSA's of more than 500,000 population;1/ and (b) for projects located

1/ "It is the desire of the Board of Directors of the Housing Assistance Council, Inc., that the funds of the organization be employed to meet the needs of the poorest possible people in the most rural possible areas, with stress on communities of 25,000 below and the countryside, but we do not wish this intent so narrowly construed that funds cannot be expended to aid the poorly housed, lacking both water and modern sanitation, in such areas, for example, the barrios outside San Antonio. It is our expressed desire that the literature and expressions of the organization stress "poor" and "low-income" and that the phrase "moderate income housing" not be included among the goals of the organization."

SEED CAPITAL LOAN PROGRAM (Continued)

in towns of more than 25,000 not located in SMSA's with a population of 500,000 or more. The rural character of the area or the town in which the project is located shall be the prime consideration in determining preference for otherwise eligible loans.

3. That, in general an eligible housing development organization should be attempting to house people where the people want to live, with due regard to economy of providing essential community services and, given the demographic characteristics of the target population, an area in which opportunity for jobs and other sources of income are equivalent to those available to that population in realistic alternative areas.

4. That all of the funds for services and purposes for which loans are provided from the seed capital fund shall be recoverable.

5. That there is a clear demonstration by the organization borrowing such funds that it has or will be provided administrative and technical skills to carry out the project and produce the housing for our target population in a reasonable period of time. In making that determination, appropriate recognition shall be given to the past production record of the organization and to its affiliation, if any, to a sponsoring group, such as a regional housing development corporation, whose services, experience and skills are available to the borrower of such funds. Such previous experience or such affiliation is not, however, a requirement for eligibility for use of such loan funds. (Detailed analyses and procedures shall be developed to assure compliance with this provision.)

6. That administration of the seed capital fund shall take full cognizance of the need for low-income housing in all of the rural areas of the nation. While complying with the criteria listed above, loans from the seed capital fund should be made to as many rural areas of the nation as possible.

7. That all borrowers of seed capital funds shall be expected to develop plans so that the owners or tenants to be served can participate in the plans for that housing. In the case of rental housing, the tenants served by the housing development should be assured participation in decisions affecting operation and control of that housing.

TECHNICAL ASSISTANCE

1. The principal function of the technical assistance provided by the Housing Assistance Council will be to aid housing organizations to develop housing proposals for the poor (1) to facilitate funding; (2) to assure construction within a reasonable time limit; and (3) to assure adequate planning for management of the project upon completion.

2. Priority for providing technical assistance shall be given to those organizations requiring or requesting it which are also approved as borrowers of the seed capital funds.

3. That any project for which technical assistance is provided makes provision for serving the rural poor as stipulated in paragraph #1, on page 4 of this statement as the principal criteria for determining priorities for the use of seed capital loan funds.

4. The technical assistance will be provided by the Housing Assistance Council staff, supplemented by the employment of reliable consultants. To this end, the Housing Assistance Council will give high priority to compiling a list of specialists in all possible details of housing development for use by the Council and as a referral list. HAC should make special efforts to use small and minority consulting firms.

TRAINING

1. Direct training by the Housing Assistance Council shall be aimed at the personnel of organizations involved in housing the rural poor.

2. In addition, the Housing Assistance Council will cooperate with and assist other groups who are involved in training personnel in this field, minimizing duplication of efforts and maximizing the effectiveness of training through the cooperative development of materials and techniques and utilizing the skills of HAC's personnel in related training.

3. The Housing Assistance Council will make continuing efforts to assist other groups of common interests in increasing the amount of training available to those working or planning to work in solving the housing problem of the rural poor, by encouraging the broadening of curriculums and by whatever other means that appear to be suitable.

4. The Housing Assistance Council, in the interest of economy, will minimize use of its personnel or other resources in training or participating in meetings of organizations or groups with only a peripheral interest in housing the rural poor.

HOUSING ASSISTANCE COUNCIL INC.

1601 Connecticut Ave., N.W. • Washington, D.C. 20009 • (202) 483-1426

Executive Committee
Chairman
Juan J. Patlan
President
Glenn A. Claytor
First Vice President
Pat B. Gish
Secretary
Clay L. Cochran
Treasurer
Manuel Madrigal
Members
Gordon Cavanaugh
Marvin Davies
Al Hirshen
Robert W. Maffin
William R. Morris
James Pierce
Artley Skenandore
Hector Vasquez

Board of Directors
Claudio Arenas
Thomas Bradley
Willis Carson
Gordon Cavanaugh
Glenn A. Claytor
Clay L. Cochran
John Coke
Marvin Davies
Charles B. Davis
Joseph Debro
Sidney Freidberg
Pat B. Gish
Al Hirshen
Nicholas Hood
Manuel Madrigal
Robert W. Maffin
Robert Marshall
William R. Morris
Kermit Overby
Juan J. Patlan
James Patton
James Pierce
Andrew W. Popoli
Halvey H. Simmons
Artley Skenandore
Jesus Soriano
Arthur L. Symes
Hector Vasquez
Raymond M. Wheeler
Andrew Yslas

Executive Director
Gordon Cavanaugh

May 25, 1972

TO: Members Of The Board Of Directors

FROM: Gordon Cavanaugh, Executive Director

At the meeting of the executive committee on April 27, it was decided to hold a board of directors meeting in the period between mid-July and mid-August, in addition to the regular annual meeting later in the year.

So that we may avoid as many conflicts as possible with other meetings and events, we have enclosed a self-addressed postcard for you to indicate which of three dates it will be possible for you to attend. Please return the card as soon as possible.

The executive committee also discussed the possibility of meeting in some city other than Washington, D.C. Since this is the first meeting of the board since HAC has begun operation, many of the board members have not seen our offices or met members of the staff. For these reasons,it seems more desirable to meet in a city other than Washington at some future date.

Since this is the first meeting of the board since operations have begun, this is also the first opportunity for board members to review the operation and activities of the Council and to provide guidance to the staff on plans and priorities for our future activities.

Several changes in the by-laws recommended by the executive committee will also be considered. In consultation with Chairman Patlan and President Claytor, an agenda and complete plans for the meeting will be prepared and announced to you.

Members of the staff and I look forward to our first meeting with you. We know it will be a very important meeting for the organization and a pleasant experience for all of us.

The enclosed brochures explaining the Council and its services have just been received.

Please mail the enclosed card to us as soon as possible.

GC:hr
Enclosures

HOUSING ASSISTANCE COUNCIL INC.

1601 Connecticut Ave., N.W. • Washington, D.C. 20009 • (202) 483-1426

Executive Committee
Chairman
Juan J. Patlan
President
Glenn A. Claytor
First Vice President
Pat B. Gish
Secretary
Clay L. Cochran
Treasurer
Manuel Madrigal
Members
Gordon Cavanaugh
Marvin Davies
Al Hirshen
Robert W. Maffin
William R. Morris
James Pierce
Artley Skenandore
Hector Vasquez

Board of Directors
Claudio Arenas
Thomas Bradley
Willis Carson
Gordon Cavanaugh
Glenn A. Claytor
Clay L. Cochran
John Coke
Marvin Davies
Charles B. Davis
Joseph Debro
Sidney Freidberg
Pat B. Gish
Al Hirshen
Nicholas Hood
Manuel Madrigal
Robert W. Maffin
Robert Marshall
William R. Morris
Kermit Overby
Juan J. Patlan
James Patton
James Pierce
Andrew W. Popoli
Halvey H. Simmons
Artley Skenandore
Jesus Soriano
Arthur L. Symes
Hector Vasquez
Raymond M. Wheeler
Andrew Yslas

Executive Director
Gordon Cavanaugh

June 13, 1972

Mr. Arthur Campbell
Southern Regional Council, Inc.
52 Fairlie Street, N.W.
Atlanta, Georgia 30303

Dear Mr. Campbell:

On behalf of the Housing Assistance Council, I welcome you to the Board of Directors. Your concern and experience will aid us in our efforts to alleviate the housing needs of the rural poor. Thank you for agreeing to serve.

To familiarize you with HAC, I am enclosing copies of our brochure, which describes our purposes, Board and programs, the by-laws, minutes of meetings of the Board and of the Executive and Loan Committees and our last six-month report to the Office of Economic Opportunity. Also included are recent issues of HAC News. Hopefully, these materials will bring you up to date on HAC activities thus far.

Congratulations on your election. We look forward to seeing you at the next Board meeting.

Sincerely yours,

Gordon Cavanaugh
Executive Director

GC/brf

Enclosures

HOUSING ASSISTANCE COUNCIL INC.

1601 Connecticut Ave., N.W. • Washington, D.C. 20009 • (202) 483-1426

Executive Committee
Chairman
Juan J. Patlan
President
Glenn A. Claytor
First Vice President
Pat B. Gish
Secretary
Clay L. Cochran
Treasurer
Manuel Madrigal
Members
Gordon Cavanaugh
Marvin Davies
Al Hirshen
Robert W. Maffin
William R. Morris
James Pierce
Artley Skenandore
Hector Vasquez

Board of Directors
Claudio Arenas
Thomas Bradley
Willis Carson
Gordon Cavanaugh
Glenn A. Claytor
Clay L. Cochran
John Coke
Marvin Davies
Charles B. Davis
Joseph Debro
Sidney Freidberg
Pat B. Gish
Al Hirshen
Nicholas Hood
Manuel Madrigal
Robert W. Maffin
Robert Marshall
William R. Morris
Kermit Overby
Juan J. Patlan
James Patton
James Pierce
Andrew W. Popoli
Halvey H. Simmons
Artley Skenandore
Jesus Soriano
Arthur L. Symes
Hector Vasquez
Raymond M. Wheeler
Andrew Yslas

Executive Director
Gordon Cavanaugh

July 3, 1972

Board of Directors

Gentlemen:

Eighteen directors have now notified us that they definitely plan to attend the special board meeting at 10 a.m., July 19, 1972. The meeting is now scheduled for the State Room of the Washington-Hilton Hotel. Only one director so far has indicated he cannot attend. We hope that all or many of the others will also be here.

A tentative agenda for the meeting is enclosed.

Please note that one agenda item is amendments to the articles of incorporation and bylaws. The executive committee recommends adoption of these amendments.

Also enclosed please find:

--Minutes of the board meeting on August 19, 1971.

--Minutes of the executive committee meeting on April 27, 1972.

--Copies of the bylaws and articles of incorporation with amendments recommended for your adoption.

OEO requires that it approve amendments to the bylaws. That approval is being requested. The meeting July 19 will be the first opportunity for members of the staff and me to meet a number of the Directors. We are looking forward to that opportunity, to seeing all of you and to a productive meeting.

Please let me know if we can assist you with your plans and arrangements to attend the meeting.

Sincerely yours,

Gordon Cavanaugh

Gordon Cavanaugh
Executive Director

GC:hr

PROPOSED AGENDA

Housing Assistance Council, Inc.
Board of Directors Meeting
Washington-Hilton Hotel--State Room
Washington, D.C.
10 a.m. July 19, 1972

1. Call to order; approval of agenda.

2. Approval of minutes of last board meeting on August 19, 1971.

3. Amendments to articles of incorporation and bylaws.

4. Election of new directors.

5. Appointment of nominating committee for election of officers.

6. Report of executive director.

7. Discussion of HAC program goals.

8. Plan and budget for second year of grant.

9. Conditions on HAC operations in California. 1B Refer to Exec. Com. on.

10. Formation of Rural Housing Information Service.

11. National Rural Housing Conference--joint sponsorship with Rural Housing Alliance.

12. Date and place of next board meeting.

Jan 17 (WE) & 18 (THU.) 1973 →

Report to the Board of Directors

Housing Assistance Council, Inc.
Washington, D. C.
July 19, 1972

Housing Assistance Council Inc.

Suite 600
1601 Connecticut Ave., N.W.
Washington, D. C. 20009
(202) 483-1426

Chairman
Juan J. Patlan
President
Glenn A. Claytor
First Vice President
Pat B. Gish
Secretary
Clay L. Cochran
Treasurer
Manuel Madrigal

Board of Directors
Claudio Arenas
Thomas Bradley
Willis Carson
Gordon Cavanaugh
Glenn A. Claytor
Clay L. Cochran
John Coke
Arthur Campbell
Marvin Davies
Charles B. Davis
Joseph Debro
Sidney Freidberg
Pat B. Gish
Thomas A. Hannigan
Al Hirshen
Richard W. Lincoln
Ronnie Lopez
Manuel Madrigal
Robert W. Martin
Richard J. Margolis
Robert Marshall
William R. Morris
Kermit Overby
Juan J. Patlan
James Patton
James Pierce
Andrew W. Popoli
Halevy H. Simmons
Artley Skenandore
Jesus Soriano
Arthur L. Symes
James P. Twomey
Hector Vasquez
Rose Wylie

Executive Director
Gordon Cavanaugh

MEMORANDUM

October 5, 1972

To: Juan Patlan, Chairman and Executive Committee Members

From: Al Hirshen, Chairman and Nominating Committee Members

Subject: Report of the Nominating Committee

At the Board meeting on July 19, 1972, chairman Juan Patlan appointed a nominating committee consisting of: Claudio Arenas, Charles Davis, Al Hirshen, Ronnie Lopez and Artley Skenandore and designated Mr. Hirshen chairman of the committee. (Attached as exhibit A is an extract from the minutes of that board meeting concerning the appointment of the nominating committee.)

An initial meeting of the nominating committee was called for August 15th, but was cancelled due to lack of a quorum.

On September 28, 1972, Messrs. Arenas, Davis, Hirshen and Lopez met at 10:30 a.m. at the National Housing and Development Law Project offices in Berkeley, California. Mr. Skenandore was unable to attend due to a conflict in his schedule.

The committee reviewed the aforementioned extract from the board minutes, the by-law provisions dealing with elections, the organizations entitled to board representation and the present board membership. (The nominating committee was uncertain whether its role included action with respect to the election of the

executive and loan committees. It nevertheless has made recommendations regarding these committees in case it was supposed to do so.)

The HAC Board consists of 36 members - 22 representatives from organizations entitled to membership under the by-laws, 13 members-at-large and the executive director ex-officio. There is presently one at-large vacancy and one organizational vacancy for the National Tenants Organization. The current terms of all directors expire at the annual meeting, upon the election of their successors. (Attached hereto as exhibits B and C are lists of the organizations entitled to representation and their present designees and an alphabetical list of the entire board.)

The present officers of the corporation are:

Chairman	Juan J. Patlan
President	Glenn A. Claytor
First Vice President	Pat B. Gish
Secretary	Clay L. Cochran
Treasurer	Manuel Madrigal

The present members of the executive committee are:

Glenn A. Claytor	William R. Morris
Clay L. Cochran	Juan J. Patlan
Marvin Davies	James Pierce
Pat B. Gish	Artley Skenandore
Alvin Hirshen	Hector Vasquez
Manuel Madrigal	Gordon Cavanaugh
Robert W. Maffin	

The present members of the loan committee are:

Glenn A. Claytor, Chairman
Joseph Debro
Manuel Madrigal
Andy Popoli
Gordon Cavanaugh

The committee then reviewed the characteristics of the present board in terms of its representation of rural, urban or a mixture of rural and urban concerns (or, if a board member was not involved with an organization, whether he was urban or rural), its representation of black, Spanish-speaking, non-Spanish-speaking white and Indians; lastly, a review was made of the degree of representation of persons who were consumers or users of the housing programs supported by HAC.

The results of that analysis with regard to the whole board, except the executive director and the two vacancies are:

	Rural	Urban	Mixed
White	7	3	4
Black	0	7	5
Spanish-speaking	0	2	4
Indian	0	0	1

The breakdowns of the organization representatives and of the at-large representatives, respectively, are as follows:

a) Organization representatives

	Rural	Urban	Mixed
White	5	3	4
Black	0	1	4
Spanish-speaking	0	1	2
Indian	0	0	0

b) At-large

	Rural	Urban	Mixed
White	1	0	0
Black	0	6	1
Spanish-speaking	0	1	2
Indian	0	0	1

The committee noted from the foregoing analysis that there is an under-representation of rural persons and interests on the board, that the present rural representation does not include blacks, Chicanos, Indians or other minorities and that there is almost no representation by persons representing users or consumers of the housing subsidy programs. It was also noted that the mid-west of the country was unrepresented.

The committee also reviewed the fact that, under the by-laws, the organizations presently named as entitled to representation on the board will lose that right at the annual meeting following the one scheduled for January, 1973, namely in January, 1974. (This is provided in Article II, Section 3(c)).

The committee concluded that major changes in the rural-urban, racial and ethnic, consumer and geographic composition of the board could best be achieved at the first annual meeting after the originally designated organizations no longer are entitled to a representative. It was felt that, in the meantime, the Council should give consideration to means for correcting, at the annual meeting in January, 1974, the imbalances noted above.

The nominating committee stresses the need to increase the representation on the board of consumers, as well as enlarging rural representation.

The committee also reviewed the qualifications and performance of the incumbent officers and the members of the executive committee, the loan committee members and the board. It concluded that, in the main, all had functioned well. It also believes that, in this initial period of operation of the Council, continuity in leadership is important. (Incidentally, at a future date, the question of electing all board members at one time or only a portion of the board at one time should be reviewed.)

The nominating committee now recommends as follows:

1) Organizations entitled to representation on the board should be immediately requested to submit by December 15, 1972, the names of their nominees for election as their representative at the annual meeting on January 17, 1973. If the nominee is not presently an incumbent, a resume should be included with the nomination.

2) The incumbent at-large members should be re-nominated.

3) The nominating committee will nominate a person representative of rural and consumer interests to fill the existing at-large vacancy after reviewing any nominations received by December 15th deadline and will circulate a resume of its nominee before the annual meeting.

4) Board members may submit nominees for election as at-large members and non-members may request nomination as at-large members, provided such nominations and requests are received at the Council offices by December 15, 1972, accompanied by a resume of the nominee, addressed in care of the executive director.

5) A list of all nominees and requests for board membership received by December 15th will be distributed to all board members, together with the accompanying resumes, at least two weeks before the annual meeting.

6) Election of the at-large board members should be by secret ballot, with the 13 at-large nominees receiving the highest number of votes to be elected.

7) The election of the organization representatives will be conducted first and then the election for the at-large representatives.

8) The incumbent officers, executive committee members, and loan committee members should be re-nominated for another term.

The above recommendations are based on the assumption that the incumbents in their various roles are members of the Council board at the time of the annual meeting and, with respect to re-nomination of the present officers and committee members, on the assumption that there is not a significant change in the composition of the board as the result of the election of board members at the annual meeting. Should either of these assumptions not be borne out, the nominating committee is prepared to make other recommendations.

The nominating committee wishes to re-state that, because of the constraints imposed by OEO in the composition of the board and the need for continuity in leadership in the early period of the Council's existence, it believes that now is not the proper time for re-organization of the board and its leadership. However, the committee strongly feels that steps should be taken promptly after the January, 1973 meeting to plan for increasing the representation of rural and consumer interests and achieving minority representation among the rural members.

EXHIBIT A

EXTRACT FROM MINUTES OF THE BOARD OF DIRECTORS MEETING

CONCERNING NOMINATING COMMITTEE

July 19, 1972
Juan Patlan, Chairman

Patlan: We need to appoint a nominating committee not only to deal with the officers but to deal with the nominations to the board meetings. This committee will set up some procedures or mechanisms which should be followed. At this time, I would like to appoint five persons to be members of the committee:

Claudio Arenas
Charles Davis
Alvin Hirshen (Chairman)
Ronnie Lopez
Artley Skenandore

It is up to you, Al, and the rest of the committee to come up with some recommendations on how we should proceed to select officers and the board.

Cochran: Point of information: How are you going to handle members for the designated organizations? Are you going back to them for re-recommendations or are you re-electing the incumbents? What is the procedure?

Patlan: I would assume that the task of the committee is to come up with some recommendations that they can bring to this board and the executive committee?

Cochran: By the time they bring it to this board, it will be too late.

Patlan: They can bring it back to the executive committee.

Cochran: Perhaps it is in the bylaws. Is there a limit to the number of consecutive terms a member can serve?

Patlan: There is no provision in the bylaws for that.

EXHIBIT B

1. The 22 organizations entitled to representation and their present designees are:

AFL-CIO
Thomas A. Hannigan

Council of State Governments
Richard W. Lincoln

Eastern Kentucky Housing Development Corporation
Pat B. Gish

La Raza, Midwest Council
Jesus Soriano

National Association for the Advancement of Colored People
William R. Morris

National Association of Housing and Redevelopment Officials
Robert W. Maffin

National Association of Minority Contractors
Joseph Debro

National Association of Regional Councils
Thomas Bradley

National Committee against Discrimination in Housing
Richard J. Margolis

National Corporation for Housing Partnerships
Sidney Freidberg

National Housing and Development Law Project
Alvin Hirshen

National Rural Electric Cooperative Association
Kermit Overby

National Sharecroppers Fund
James Pierce

National Spanish-Speaking Housing Development Corporation
Ronnie Lopez

National Tenants Organization
Vacant

National Urban League
Glenn A. Claytor

Nonprofit Housing Center
James P. Twomey

Puerto Rican Forum
Hector Vasquez

Rural Housing Alliance
Clay L. Cochran

Rural Housing Improvement
Andrew W. Popoli

Self-Help Enterprises
Robert Marshall

Southern Regional Council
Arthur C. Campbell

2. The at-large members are:

Claudio Arenas
Willis Carson
John Coke
Marvin Davies
Charles B. Davis
Manuel Madrigal
Juan J. Patlan
James Patton
Halevy H. Simmons
Artley Skenandore
Arthur L. Symes
Rose Wiley

3. The officers of the corporation are presently:

Juan J. Patlan, Chairman of the Board
Glenn A. Claytor, President
Pat B. Gish, First Vice President
Gordon Cavanaugh, Second Vice President
Clay L. Cochran, Secretary
Manuel Madrigal, Treasurer

EXHIBIT C

HOUSING ASSISTANCE COUNCIL, INC.

Board of Directors

Claudio Arenas, President
URBAN RESEARCH GROUP, INC.
~~306 West 16th Street~~ 907 6th St., S.W.
~~Austin, Texas 78701~~ Apt. # 910
~~(512) 476-7516~~ Washington, D.C. 20024
(202) 236-2911

Thomas Bradley*
Councilman, Tenth District
City Council, City Hall
Los Angeles, California 90012
(Representing the NATIONAL
ASSOCIATION OF REGIONAL COUNCILS
in Washington, D. C.)
(213) 485-3323

Arthur C. Campbell*
SOUTHERN REGIONAL COUNCIL, INC.
52 Fairlie Street, N.W.
Atlanta, Georgia 30303
(404) 522-8764

Willis Carson
4000 Venice Boulevard
Los Angeles, California 90019
(213) 734-2161

Gordon Cavanaugh, Executive Director°
HOUSING ASSISTANCE COUNCIL, INC.
1601 Connecticut Avenue, N.W.
Suite 600
Washington, D. C. 20009
(202) 483-1426
(Second Vice President)

Glenn A. Claytor*°
Housing Director
NATIONAL URBAN LEAGUE, INC.
55 East 52nd Street
New York, New York 10022
(212) 826-6340
(President)

Clay L. Cochran*°
Executive Director
RURAL HOUSING ALLIANCE
500 Dupont Circle Building
1346 Connecticut Avenue, N.W.
Washington, D. C. 20036
(202) 659-1680
(Secretary)

John Coke
COKE AND PEOPLES, INC.
1265 Neil Avenue
Columbus, Ohio 43201
(614) 294-4405

Marvin Davies, Field Director°
NATIONAL ASSOCIATION FOR THE
ADVANCEMENT OF COLORED PEOPLE
1125 South 22nd Street
St. Petersburg, Florida 33712
(813) 896-0185

Charles B. Davis
Vice President
MID-CITY DEVELOPERS, INC.
1133 15th Street, N.W.
Washington, D. C. 20005
(202) 296-2734

Joseph Debro, Director*
NATIONAL ASSOCIATION OF MINORITY
CONTRACTORS, INC.
World Trade Center Building
Suite 275-C
San Francisco, California 94111
(415) 398-0484

Sidney Freidberg*
NATIONAL CORPORATION FOR
HOUSING PARTNERSHIPS
1133 15th Street, N.W.
Washington, D. C. 20005
(202) 466-8200

*Represents an organization designated in the Bylaws.
°Represents an Executive Committee member.

Pat B. Gish, Director*°
EASTERN KENTUCKY HOUSING
DEVELOPMENT CORPORATION
Post Office Box 490
Whitesburg, Kentucky 41858
(606) 633-2255
(First Vice President)

Thomas A. Hannigan*
INTERNATIONAL BROTHERHOOD OF
ELECTRICAL WORKERS
1125 15th Street, N.W.
Washington, D. C. 20005
(202) 833-7428
(Representing the AFL-CIO)

Alvin Hirshen, Director*°
Housing Law Section
NATIONAL HOUSING AND DEVELOPMENT
LAW PROJECT
University of California
Berkeley, California 94720
(415) 642-2826

Richard W. Lincoln*
COUNCIL OF STATE GOVERNMENTS
1150 17th Street, N.W.
Washington, D. C. 20036
(202) 785-5610

Ronnie Lopez*
NATIONAL SPANISH-SPEAKING HOUSING
DEVELOPMENT CORPORATION
903 East Buckeye Road
Phoenix, Arizona 85034
(602) 252-7191

Manuel Madrigal°
~~24501 Broad Avenue~~ 71 Edenfield Ave.
~~Wilmington, California 90744~~
~~(213) 549-0957~~ Watertown, Mass. 02172
(Treasurer) (617) 926-9849
~~(Address is for Summer ONLY)~~

Robert W. Maffin*°
Executive Director
NATIONAL ASSOCIATION OF HOUSING
AND REDEVELOPMENT OFFICIALS
2600 Virginia Avenue, N.W.
The Watergate Building
Washington, D. C. 20037
(202) 333-2020

Richard J. Margolis*
RFD #1
Georgetown, Connecticut 06829
(203) 544-8009
(Representing the NATIONAL
COMMITTEE AGAINST DISCRIMINATION
IN HOUSING)

Robert Marshall*
Executive Director
SELF-HELP ENTERPRISES, INC.
220 South Bridge Street
Visalia, California 93277
(209) 732-7936

William R. Morris, Director*°
Housing Programs
NATIONAL ASSOCIATION FOR THE
ADVANCEMENT OF COLORED PEOPLE
1790 Broadway
New York, New York 10019
(212) 245-2100

Kermit Overby*
NATIONAL RURAL ELECTRIC
COOPERATIVE ASSOCIATION
2000 Florida Avenue, N.W.
Washington, D. C. 20009
(202) 265-7400

Juan J. Patlan°
Executive Director
MEXICAN AMERICAN UNITY COUNCIL
615 Perez
San Antonio, Texas 78207
(512) 225-4241
(Chairman of the Board)

James Patton
2311 North Front Street
Apartment 307
Harrisburg, Pennsylvania 17110
(717) 787-3418

James Pierce*°
Executive Director
NATIONAL SHARECROPPERS FUND, INC.
1947 Lansdale Drive
Charlotte, North Carolina 28205
(704) 537-6509

Andrew W. Popoli*
Executive Director
RURAL HOUSING IMPROVEMENT, INC.
14 Walnut Street, P.O. Box 328
Winchendon, Massachusetts 01475
(617) 297-1376

Halevy H. Simmons
Architect
133 Washington Street
East Orange, New Jersey 07017
(201) 675-2334

Artley Skenandore°
Executive Director
MINNESOTA INDIAN AFFAIRS
COMMISSION
117 University Avenue
St. Paul, Minnesota 55101
(612) 296-3611

Jesus Soriano, Chairman*
LA RAZA MIDWEST COUNCIL
c/o Michigan State Department
of Education
Lansing, Michigan 48933
(517) 373-0160

Arthur L. Symes
Post Office Box 1297
Manhattanville Station
365 West 125th Street
New York, New York 10027

James P. Twomey, Director*
NONPROFIT HOUSING CENTER
1717 Massachusetts Avenue, N.W.
Washington, D. C. 20036
(202) 265-2224

Hector Vasquez*°
PUERTO RICAN FORUM
~~156 Fifth Avenue~~ 214 Mercer St.
New York, New York ~~10010~~ 10012
~~(212) 691-4150~~ (212) 533-0100

Rose Wiley, President*
RESIDENT ADVISORY BOARD OF
PHILADELPHIA
1310 Arch Street
Philadelphia, Pennsylvania 19107
(215) 567-5556
~~(Representing the NATIONAL TENANTS ORGANIZATION)~~

Housing Assistance Council Inc.

Suite 600
1601 Connecticut Ave., N.W.
Washington, D. C. 20009
(202) 483-1426

Executive Director
Gordon Cavanaugh

Art Campbell

November 10, 1972
FOR IMMEDIATE RELEASE:

The Housing Assistance Council announces the approval of $344,000 in loans to organizations planning the development of over 1500 units of subsidized housing for low income people who live in rural areas of this country. The funds will be used to facilitate the development of applications for federal housing subsidies primarily public housing.

In addition, HAC Director Gordon Cavanaugh, announced that repayment in full of the loan announced April 10, 1972 to the Hidalgo County Housing Authority of Weslcao, Texas, marked the first complete repayment of a loan made by the Housing Assistance Council. That transaction covered predevelopment costs enabling the Authority to apply for funding from the Farmers Home Administration to tear down an old labor camp in constant use since the 1940's and construct 150 new units of modern labor housing. When the Farmers Home Administration approved the request for a 90% grant, 10% loan under their Farm Labor Housing program the Hidalgo County Housing

Authority reimbursed HAC for legal, architectural and engineering fees paid during the application process.

The new loans brings to thirty-eight the number of loans the Council has awarded. All these loans together will assist in various ways the development by rural housing producers of approximately 4600 rural housing units. The Council's $2 million loan fund has been almost fully allocated, though not completely disbursed, to groups in 23 states and the Virgin Islands. HAC is presently anticipating the approval of an additional $1 million from the Office of Economic Opportunity for the loan fund.

The Housing Assistance Council, which was funded by the Office of Economic Opportunity last year and which opened its door twelve months ago, provides in addition to loans, training and technical assistance in an effort to improve the delivery of subsidized housing to the poor living in rural areas.

A description of the loans announced follows:

MISSISSIPPI

Delta Housing Development Corporation, Indianola,

Loan Amount: $10,000

Delta HDC is developing housing under the home ownership program of the FmHA using self-help labor and mortgage interest subsidizies down to as low as 1% to reduce the cost to that affordable by poverty level families. It is a nonprofit group operating with funds from the Farmers Home Administration for technical assistance in developing self-help housing projects. The interest free loan from the Housing Assistance Council will be used to purchase a 10 acre site which the corporation intends to develop using a site development loan also from the Farmers Home Administion.

Once developed, the individual sites will be used for 34 units of self-help housing.

NEW MEXICO

Northern Pueblo Enterprises, Inc., Santa Fe,

Loan Amount: $100,000

Northern Pueblo Enterprises is a nonprofit, Indian owned development firm which plans to build 75 units of public housing under contract to the local Indian housing authority which serves seven pueblos. The construction firm is one of five enterprises sponsored by Northern Pueblos. The interest free loan from the Housing Assistance Council will be used for initial operating funds for the construction firm for the first several months of the proposed project. Granting of the loan is contingent on approval of the project by the Department of Housing and Urban Development.

NEW YORK

Hadishoni, Inc. (formerly Builder's Cooperative, Inc.) Cattaraugus County,

Loan Amount: $119,000

The applicant is a home construction company owned and operated by Indian construction workers both skilled and semi-skilled. Hadishoni, Inc. is the legally sanctioned construction company of the Seneca Nation of Indians. The Seneca Nation Housing Authority will build 60 units of Turnkey III public housing for low income Indian families living on the reservation. Hadishoni, Inc. has been designated construction contractor for the project.

The interest free loan from the Housing Assistance Council will help defray initial operating expenses incurred by the cooperative. It includes funds for a collateral deposit with the Marine Midland Bank of New York State which has agreed to make a construction loan to Hadishoni, Inc. at lower-than-usual interest rates.

OHIO

Supporting Council on Preventative Effort (SCOPE), Dark, Greene, Miami, Warren and Preble Counties.

Loan Amount: $50,000

The applicant is an OEO funded community action program operating in the

counties of Dark, Greene, Miami, Warren and Preble. SCOPE proposes to organize a multi-county housing authority and plans for the development of 1150 units of public housing over the two years to be dispursed throughout the five counties. The interest free loan from the Housing Assistance Council will provide for initial staff work involved in helping to organize the county authorities, negotiating an agreement among them for the multi-county authority and developing joint proposals to the Department of Housing and Urban Development for commitment of units.

WISCONSIN

ADVOCAP, Inc., Fond Du Lac,

Loan Amount: $24,000

This community action agency funded by the Office of Economic Opportunity is working to establish a housing authority for Fond Du Lac County and plans the development of 240 units of public housing. ADVOCAP, Inc. is performing the necessary organizing and administrative work, selecting sites, soliciting proposals from developers and submitting applications and development budgets to the Department of Housing and Urban Development. The units will be located throughout the county in unincorporated areas in an effort to serve the needs of low income people living in rural areas. The interest free loan from the Housing Assistance Council will provide administrative funding for the initial period of developing the authority and preparing applications to the Department of Housing and Urban Development for the necessary units.

Southeast Wisconsin Housing Development Corporation, Walworth County,

Loan Amount: $13,000 (supplemental loan)

Earlier this year, HAC approved $103,500 to this group to cover the cost of developing a site for 37 homes, most of which will be constructed with self-help labor. The interest free supplemental loan of $13,000 will cover higher than anticipated costs. The homes will be financed by the Farmers Home Administration home ownership loans with interest credits.

VIRGIN ISLANDS

Virgin Islands Amalgamated Workers Union, Sion Hill,

Loan Amount: $40,000 (supplemental loan)

The interest free loan will be used to collateralize a larger loan from

a local lending institution for the purchase and rehabilitation of a 17 unit subdivision in Sion Hill. The federal program which will ultimately finance the project is a home ownership program known as Section 235 - J of the National Housing Act administered by the Department of Housing and Urban Development. Self-help labor by union members on the rehabilitation of the units will help lower the housing cost per family.

Housing Assistance Council

November 24, 1972

Dr. Raymond Wheeler, President
Southern Regional Council, Inc.
3724 Warrington Drive
Charlotte, North Carolina 28211

Dear Dr. Wheeler:

The bylaws of the Housing Assistance Council entitles the Southern Regional Council, Inc. to a representative on our board of directors until the end of next year.

Directors for that period will be elected at our annual meeting on January 17, 1973 in Albuquerque, New Mexico.

Your present representative on our board is Mr. Arthur C. Campbell. You may, of course, re-nominate him. If you wish to change your representative, you must submit to us a resume of any nominee no later than December 15th of this year.

(The bylaws provide for designated organizations, such as yours, nominating two persons, only one of whom will be elected; you may simply nominate one person if you prefer.)

A list of suggested items to be covered in the resume is enclosed.

Thank you for your cooperation. We look forward to working with you again in 1973.

Sincerely,

Gordon Cavanaugh
Executive Director

GC/bh
Encl.
cc: Arthur C. Campbell
Southern Regional Council, Inc.
52 Fairlie Street, NW
Atlanta, Georgia 30303

file corresp
outgoing

December 20, 1972

Gordon Cavanaugh, Executive Director
Housing Assistance Council, Inc — file HAC or financial records!
1601 Connecticut Avenue, N.W.
Suite 600
Washington, D.C.

Housing Org

Dear Gordon:

Pursuant to HAC's agreement to pay board member's expenses to attend the Rural Housing Conference, I am submitting for reimbursement partial expenses totaling $137.62.

For your information, Southern Regional Council did finance Mr. Johnny Shepherd's (of Kinston, N. C.) trip to Washington to attend the Conference. I pass on to you his sincere gratitude for the experience as expressed in a letter to me.

Trust plans for setting up the regional office can be soon consummated.

I look forward to seeing you in January.

Sincerely,

Art

Arthur C. Campbell

AC:jd

Enclosures 3

Housing Assistance Council Inc.

Suite 600
1601 Connecticut Ave., N.W.
Washington, D. C. 20009
(202) 483-1426

Executive Director
Gordon Cavanaugh

file Housing Orgs.

December 26, 1972

Raymond M. Wheeler, M.D.
Charlotte Medical Clinic, P.A.
1900 Brunswick Avenue
Charlotte, North Carolina 28207

Dear Dr. Wheeler:

Thank you for your December 22nd letter re-nominating Arthur C. Campbell to represent the Southern Regional Council on the board of the Housing Assistance Council. Mr. Campbell has been actively involved with HAC since his original appointment to represent the Southern Regional Council.

Sincerely yours,

Gordon Cavanaugh
Executive Director

GC:gdc

2.

Housing Assistance Council Inc.

Executive Director
Gordon Cavanaugh

Suite 600
1601 Connecticut Ave., N.W.
Washington, D. C. 20009
(202) 483-1426

RECEIVED
JAN 5 1973

December 27, 1972

Mr. Arthur C. Campbell
Southern Regional Council, Inc.
5 Forsyth Street, N. W.
Atlanta, Ga. 30303

Dear Art:

Thank you for your letter and the note about Mr. Shepherd. Plans are proceeding to set up the regional office in the South. I will report on these plans at the annual meeting.

Your check for $137.62 is enclosed for expenses for attending the Second National Rural Housing Conference. Best wishes for the New Year!

Sincerely yours,

Gordon

Gordon Cavanaugh
Executive Director

GC:al
Enclosure

RECEIVED
JAN 15 1973

HOUSING ASSISTANCE COUNCIL

Report of Activities

November 1971 to December 1972

New Roof, New Sky

A Housing Program For Rural America
by the Housing Assistance Council

HOUSING ASSISTANCE COUNCIL, INC.
MINUTES OF THE EXECUTIVE COMMITTEE MEETING

September 14 and 15, 1971
Hotel Dupont Plaza, Washington, D. C.

Submitted by Clay L. Cochran, Secretary

September 14, 1971:

Executive Committee Members Present: Claytor, Cochran, Pierce, Maffin, Skenandore, Gish, Vasquez, Hirshen.

Executive Committee Members Absent: Madrigal, Morris, Davies, Patlan.

1. The Executive Committee met in the Dupont Plaza Hotel,prior agreement to interview applicants for the position of Executive Director. Those to be interviewed had been selected by written balloting by members of the Executive Committee. Five applicants were to be interviewed and a half day had been set aside for policy discussions and agreements on procedures for interviewing applicants.

2. All applicants had been furnished with a copy of the original grant application and a copy of the grant documents to guide them in the interview and make possible some preparation for the interview, since some of the applicants had not been involved with HAC prior to the application.

3. Cochran reported on a discussion he had with Gil Blankespoor of OEO regarding an earlier letter pointing to a discrepancy in grant language pertaining to SmSA's and the existence of area-wide or larger HDC's to be served by HAC. He reported that Blankespoor had said that the discrepancy was purely in the nature of a typographical error. (See copy of the original letter attached)

4. Blankespoor had sent over a list of HDC's which clearly indicated to be a year out of date, but was evidence that the area, state or regional HDC's available for HAC service were very limited in number.

5. It was decided that the Committee members would each put forward the considerations they felt were important to discuss in order to reach a mutual understanding before interviews were held with applicants. The discussion was far ranging (the first opportunity the Board of Directors or the Executive Committee have had to discuss the policy problems confronting the organization). At the end of the discussion, the President made a brief summary of the points that had been made and it was agreed (on suggestion by Maffin) that Cochran would review them with the applicants at the time of their appearance and that subsequently he would circulate his concept of an appropriate summary to be refined and edited by all members present. Only after this agreement will there be consideration of any suggestions to OEO for revision of the grant language.

6. Following is the Secretary's phrasing of the summary of the discussion, subject to correction and change by other members present where it is deficient, in error, or not clear:

(a) HAC serves any group working on housing within the confines of the Board resolution without reference to geographic area served or to be served.

(b) The education program is to cover all fronts, general education, and technical assistance on all types of housing programs which can be utilized for low-income people. There will be lower level TA and such advanced TA as necessary, recognizing that the latter will be limited. Care should be taken to coordinate the educational and technical assistance activities with other existing organizations working in the field; particularly the Nonprofit Housing Center, National Association of Housing and Redevelopment Officials, and the Rural Housing Alliance. The aim is not to duplicate functions and staff, nor to produce a library of literature or films and other educational materials, but to borrow them whenever possible from existing sources, arranging for reprints if necessary.

(c) The job descriptions and even the number of employees shall be re-evaluated in light of the revised program.

(d) We are as concerned with the shaping of institutions and administrative policy and legal changes to make laws serve low-income people as we are in hustling the present inadequate housing programs.

(e) We have no bias on public or private groups in terms of our willingness to cooperate and give assistance. Function, i.e., the apparent capacity of the group to do part of the job, is the sole guide.

(f) Any expenditures for a sophiscated computerized system of controls on the revolving funds willbe postponed until need is shown and the Executive Director and the Board are agreed on the need and procedures.

(g) We are not primarily interested in a housing "track record," but rather in doing what can be done as expeditiously as possible and laying the groundwork for greater accomplishments later. In other words, the staff is not to put the number of starts at the head of the agenda, but be more concerned with the total picture, the income of those served, the creation of means for meeting the need.

(h) Growth centers are an academic concept, a reflection of psychology of "metropoliana." Where housing is needed and can be secured for low-income people, there is no bias against growth centers (which are apparently difficult, if not impossible to define), but where there is need and the possibility of meeting housing needs of the target population, the stress on growth centers is considered of relative unimportance.

(i) Perpetuation of the institution (HAC) is of minimal concern except insofar as its successful functioning (performance) may be assurance of adequate funds for continuation of its work. The staff is not to put perpetuation at the head of its agenda insofar as the charging of interest rates on loans, etc., are concerned.

(j) One of the primary functions of HAC should be to press for coordination among various agencies, including the combination of resources demonstrated by Pat Gish in Kentucky (combining HEW grants with mainstream labor and other resources for a housing rehabilitation program), as well as dogging the agencies to perform adequately, in terms of law and policy.

(k) The word for the program is "poor" people. Stress shall be placed on serving the poorest possible people rather than in achieving track records by creaming the target population. We are not out to serve moderate income people.

(l) The stress on the use of consultants in the present grant application and documents is dangerous unless carefully circumscribed by Executive Board policy, because the institutions which were assumed to be awaiting service are not there.

7. The balance of September 14 was spent in interviewing applicants Walter (Bob) Smith, Everett Rothchild, and James Twomey. There was lengthy discussion of these applicants at the end of the day as Hector Vasquez and Pat Gish could not be present for the second day.

<u>September 15, 1971 - Minutes of the meeting of the Executive Committee</u>

Present: Same as September 14, except for the absence of Gish and Vasquez and the presence of Juan Patlan.

1. The Executive Committee convened to interview Edward Billingsley and Gordon Cavanaugh.

2. After the interviews, the Executive Committee discussed the applicants and decided unanimously to offer the job of Executive Director to Gordon Cavanaugh (Director of the Public Housing Authority of the City of Philadelphia), at $30,000 per year. A meeting with him to discuss the matter further was to be scheduled by Claytor to be attended by as many members of the Executive Committee as are convenient to Washington and are able to attend.

3. (Post meeting note: The meeting is scheduled for September 29, 1971, at the RHA offices in Washington, D. C.).

ADDENDUM TO THE EXECUTIVE COMMITTEE MINUTES OF
September 14-15, 1971

1. The Subcommittee of the Executive Committee met with Gordon Cavanaugh September 29, 1971. Present were: Claytor, Cochran, Maffin, Pierce, Skenandore. Patlan called in his regrets.

2. The Committee and Cavanaugh came to agreement that he would take the position of Executive Director at a salary of $35,000 per year. (This figure was arrived at after discussion of the nature of the job and the relatively brief tenure, as well as the expenses of moving from Philadelphia to Washington, D. C.) It was agreed that Cavanaugh would be hired effective November 1, 1971, but that in the interim he would furnish up to ten days of his time to get the program underway.

3. In a call to Bob Smith, Claytor arranged for all of the records of the organization to be sent to Washington, D. C. During this call it was ascertained that the bonding arrangements had not been concluded, but they would probably be concluded on said date. It was further ascertained that the $50,000 loan from LIHDC had never been consummated. There are no funds available and an outstanding obligation of several thousand dollars due to LIHDC from earlier expenditures.

4. Claytor announced that once the bonding procedures have been completed, OEO can make a letter of credit available within approximately a week.

5. It was agreed that temporary office space would be rented from the National Sharecroppers Fund in the Dupont Circle Building in Washington, D. C. where the records can be kept and a temporary secretary employed to carry out interim assignments from the Executive Committee and the Executive Director.

6. Cochran was authorized to hire the temporary secretary, arrange for telephone service and necessary equipment and supplies, establish a bank account in the names of the Officers of the Corporation, and carry out such other essential functions as are necessary, subject to clearance on all points with the Executive Director. The arrangement with Cochran is strictly transitional and designed only to take care of essentials which would otherwise delay the establishment of a functioning organization.

7. The Secretary was instructed to inform OEO of the decision on the Executive Director, and solicit their approval of the selection, a condition of the grant.

8. The President was requested to advise all members of the Executive Committee of the decision by telephone and letter.

9. It was agreed that the offer and acceptance of the job and all other details would be kept confidential until Cavanaugh has time to inform his Mayor and that a press release would be put out only after clearance with the Mayor of Philadelphia (Cavanaugh's boss) and approval from OEO. The Secretary will make the release when these conditions precedent have been met.

10. It was agreed that the Executive Director would study the documents at hand and prepare a set of recommendations for consideration by the Executive Committee on staff, table of organizations, any budget re-organization, change in program and to recommend a program of operation. He will do this as expeditiously as possible and when ready to present it, the President will call a meeting of the Executive Committee to consider the results.

11. It is apparent that some of the Board members have not been sending in expense accounts. It should be possible to make reimbursement shortly, and you are urged to render your expense accounts as soon as convenient. Address them to the Secretary up to November 15, 1971. As indicated earlier, reimbursable expenses are generally limited to travel, cab fare, and $ 25 per diem. Any expenditures beyond this will be subject to disapproval.

12. All Board members will be advised as soon as there is a telephone and established mailing address.

HOUSING ASSISTANCE COUNCIL, INC.
MINUTES OF THE EXECUTIVE COMMITTEE MEETING
January 11, 1972
Hotel Dupont Plaza, Washington, D. C.

Submitted by Clay L. Cochran, Secretary

HOUSING ASSISTANCE COUNCIL, INC.
MINUTES OF THE EXECUTIVE COMMITTEE MEETING
January 11, 1972
Hotel Dupont Plaza, Washington, D. C.

Submitted by Clay L. Cochran, Secretary

MORNING SESSION:

Executive committee members present: G. Claytor, C. Cochran, M. Madrigal, P. Gish, A. Skenandore, A. Hirshen, R. Maffin, J. Patlan, J. Pierce, W. Morris and G. Cavanaugh (non-voting).

Staff present: C. Richardson, H. Severson, W. Powers, M. Echols, Y. McCoy, G. Cawley, S. Butler, A. Collings, A. Downes and L. Norman.

Others present: Attorney Arnold Sternberg and William L. Porter and Yvonne Speight, of the Council's auditing firm of Williams, Broadus & Lee.

1. The executive committee met in the Hotel Dupont Plaza following written notice of the meeting by President Claytor to the members of the committee, mailed November 30, 1971. Submitted at the meeting, together with said notice, were the following documents:

(a) Minutes of the last executive committee meeting.
(b) Staff biographies and organizational chart.
(c) Balance sheet.
(d) Actual expenditures to December 31, 1971.
(e) Six-month budget projection.
(f) Introductory letter from Williams, Broadus & Lee, Certified Public Accountants.
(g) Summary of information and assistance requests.
(h) Statement of Purpose, Viewpoints, Objectives, and Principal Activities.
(i) Criteria for eligibility for seed capital loan funds and other HAC services.

The Statement of Purpose, Viewpoints, Objectives and Principal Activities and the Criteria for Eligibility for Seed Capital Loans were also mailed in advance to other members of the board of directors with a request for comments.

2. CALL TO ORDER--President Claytor called the meeting to order at 10:30 a. m. The secretary determined that a quorum was present. Madrigal moved, Skenandore seconded a motion to adopt the agenda. Motion carried unanimously.

3. APPROVAL OF MINUTES--Gish moved, Maffin seconded a motion to accept the minutes as presented of the September 14-15, 1971 executive committee meeting at Washington, D. C. Motion carried unanimously.

4. EXECUTIVE DIRECTOR'S REPORT:

(a) Cavanaugh introduced employees at the meeting, who were:

C. Richardson, Assistant Director-Technical Assistance;
H. Severson, Assistant Director-Revolving Fund/ Administration;
W. Powers, Chief Housing Development;
A. Downes, Public Housing Senior Housing Specialist;
A. Collings, FmHA Senior Housing Specialist;
M. Echols, Accounting Director;
L. Norman, Information Director;
S. Butler, Research Director;
G. Cawley, Executive Secretary;
Y. McCoy, Administrative Assistant.

He also introduced William Porter and Yvonne Speight of the Council's auditing firm of Williams, Broadus & Lee. President Claytor asked Porter if the accounting procedures established by HAC met OEO requirements. Porter responded that at this time they do meet these requirements. Cavanaugh also introduced Attorney Sternberg, counsel for HAC. From 80 to 100 applications were processed in selecting staff.

(b) Report on office space--Cavanaugh reported on the leasing of 4,645 square feet of office space at 1601 Connecticut Ave., N. W., in Washington, D. C. at $6.35 per square foot, noting that this was the only space offered on two-year basis in accord with OEO requirements. The basic transaction on alternative space did not materialize. Cavanaugh expressed gratitude and appreciation to James Pierce and the National Sharecroppers Fund for providing temporary office space.

(c) Insurance coverage--Liability and general coverage insurance policies are in effect. Bids are to be received the week of January 17 on fringe benefits for the employees. Five firms are submitting bids for this coverage. Insurance includes bonding of all employees and officers of the organization.

(d) Compliance with OEO requirements--Besides approval of the accounting system, Cavanaugh reported that HAC had provided OEO with its personnel policy (embodied in office procedure manual, a copy of which was supplied to directors), certification of wage comparability, job descriptions of assistant directors and the accounting director and biographies of most of the staff members. OEO has approved appointment of the assistant directors and the accounting director.

(e) Correspondence report--HAC has advised all identifiable state housing agencies, OEO regional directors, state economic opportunities officers, state technical assistance specialists and all OEO nonprofit housing organizations operating in rural areas of the establishment of HAC and requested information on rural housing activities in their areas from these groups. Cavanaugh also reported on the conferences held with several groups and individuals from various parts of the nation. (A fuller report on these activities was included in the material provided the directors which has been filed with the permanent set of minutes of the committee). Cavanaugh reported also on meetings with RHA, NAHRO, the Non-Profit Housing Center and other Washington-based housing organizations.

(f) Fiscal report--Cavanaugh called attention to the record of disbursements included in the written report to the committee, a six-month operating budget with comparison with OEO estimates for the same period and a balance sheet of expenses and revenues.

5. QUESTIONS ON BUDGET: Several questions were raised concerning the budget, primarily relating to the purchase of equipment as compared with rental of the equipment. Cavanaugh and Severson responded that the least expensive alternative was followed in each case, using GSA sources when available but other sources if cheaper. President Claytor noted that RHA had made a loan of $50,000 to HAC before release of HAC funds was authorized on December 24, 1971. That loan has been repaid, Cavanaugh reported, as has the amount due the North Carolina Low Income Housing Development Corporation for organizational expenses.

6. QUESTION OF EXECUTIVE DIRECTOR--Cochran asked whether the executive director was an officer of the organization. Sternberg said that he is second vice president of the corporation and a member of the executive committee without vote. As second vice president, in the absence of the first vice president and the president he has all the powers of the president.

7. AUTHORIZED SIGNATURES FOR CHECKS--Cavanaugh requested that the executive committee authorize additional signatures for checks, to include the accounting director and an employee (Assistant Director-Revolving Fund/Administration) and that this authority include checks to pay for the normal operating costs of the association, payment vouchers against the letter of credit (grant funds), and for revolving fund checks. Throughout the discussion, several questions were directed to the attorney concerning the provisions of the bylaws concerning disbursements of the fund. A summary of the comments made by Sternberg in this regard:

--The executive director, who is also the second vice president, must sign all checks.

--The treasurer "shall disburse" all funds (i.e., sign checks) so that his signature or the signature of his designee must be on all checks.

--The secretary is specifically forbidden from signing checks.

--The treasurer can delegate his authority to sign checks to other persons.

It was also pointed out that OEO requires two signatures on all checks. Opinions on this subject included:

President Claytor felt that the officers of the Council should retain control by having a signatory other than employees and not to do so is to presume that "everything is going to go all right" and that to adopt the recommendation was relinquishing a basic control.

Cochran said he did not have time to study each check, that he did not have authority to refuse payments and that the accounting director should be the employee principally responsible for determining whether payments should be made. He also noted the difficulty and inconvenience of having only two people who are authorized to sign checks.

Maffin noted other controls of the committee; the statement of accounts, an independent auditor, legal counsel, OEO audit and the executive director being fully responsible to the board and executive committee.

MOTION AND ACTION--Hirshen moved, and it was duly seconded, that the bylaws be clarified so that any two of the following officers and employees be authorized to sign checks for normal operating purposes, for the revolving fund and to sign payment vouchers against the letter of credit for this purpose. Those officers and employees: the president, first vice president, second vice president, secretary, treasurer, chairman of the board, accounting director and an assistant secretary/assistant treasurer.

Before action on that motion it was amended in three ways:

1. to delete the secretary from the list.

2. to provide that the executive director (second vice president) sign all checks.

3. and that rather than clarifying bylaws that the second signature be the treasurer or one of his designees.

The motion acted upon was thus:

"Be it resolved that all checks of the Housing Assistance Council, for operating expenses and for the disbursements from the revolving fund, and for payment vouchers against the letter of credit shall in all instances include the signature of the executive director and in all instances shall also include the treasurer or any one of the following persons who are hereby authorized by the treasurer to sign checks: the president, first vice president, chairman of the board, accounting director, and assistant secretary/treasurer."

The president called for a vote on the resolution by a show of hands. Voting for the resolution were: Cochran, Gish, Skenandore, Hirshen, and Maffin. Opposing the resolution were: Madrigal, Claytor, Pierce, Patlan, and Morris. Having failed to get a majority,the resolution failed.

Maffin said that he opposed the motion because of the authority given to employees concerning the revolving fund. Several other directors said that this was also their objection to the resolution. Maffin then suggested that the resolution delete the authority concerning the revolving fund. Hirshen

accepted this change and moved that the resolution be adopted with this change, as follows:

> "Be it resolved that all checks of the Housing Assistance Council and payment vouchers against the letter of credit shall in all instances include the signature of the executive director and in all instances shall also include the signature of the treasurer or the signature of any one of the following persons who are hereby authorized by the treasurer to sign checks or payment vouchers: the president, the first vice president, the chairman of the board, the accounting director, and the assistant secretary/ assistant treasurer."

The above motion passed.

8. ASSISTANT TREASURER NAMED--Cochran moved, and it was duly seconded, that the post of assistant secretary/ assistant treasurer be created and that Harlan M. Severson, assistant director-revolving fund/administration, be elected to that position. The president called for a vote on the motion. Motion passed unanimously.

President Claytor recessed the meeting for lunch. Meeting with executive committee at lunch were: Gil Blankespoor, Housing Specialist; David Engel, Chief, Housing Branch; Lenin Juarez, Housing Specialist, who discussed the prior approval requested of the governors for HAC to grant seed money loans in their respective states. States approving at this time are:

Alaska	Massachusetts
Arizona	Michigan
California	Missouri
Colorado	Montana
Georgia	New York
Hawaii	North Carolina
Iowa	South Carolina
Louisiana	South Dakota

AFTERNOON SESSION:

President Claytor called the afternoon session to order at 1:30 p.m. Director Marvin Davies was present for the afternoon session.

9. Pierce moved, Hirshen seconded a motion to consider agenda item 5, formation of loan committee, as first item of business for the afternoon. Motion carried.

10. FORMATION OF LOAN COMMITTEE--Action of the board at the last meeting was discussed. It was ruled, without any dissenting opinion, that the board of directors had adopted Article 2, Section 5 of the bylaws establishing the loan committee and that the executive committee was duly authorized to name the members of that committee.

It was moved by Pierce, seconded by Hirshen, that the president of the Council be a member of the loan committee and be chairman of that committee. In the discussion of this motion, Cochran asked about the legality of naming to the committee persons who are not members of the Council board of directors.

Sternberg said that while persons who are not members of the Council can be legally appointed to the loan committee, that he would suggest to avoid abdication of the responsibility of the board on an issue as important as this, that the number of members of the committee who are not Council board members be such so that they in combination with other board members, could not overrule the directors on the committee.

President Claytor suggested that the executive committee name five members of the board to the committee at this time, commenting that appointing persons who are not members of the board of directors to the loan committee could be interpreted as a delegation of responsibility rather than an abdication of responsibilty.

11. FIVE NAMED TO LOAN COMMITTEE--President Claytor called for a vote on his nomination to the loan committee. He was elected unanimously. Gish moved, Cochran seconded that Andrew Popoli, executive director, Rural Housing Improvement, Inc., Westminster, Mass., be named to the loan committee. Motion carried unanimously. Claytor moved, Morris seconded, that Joseph Debro, director, National Association of Minority Contractors, Inc., San Francisco, California, be named to the loan committee. Motion carried unanimously.

Patlan moved, Maffin seconded that Treasurer Manuel Madrigal be named to the loan committee. Motion carried unanimously. The executive director is a member of the committee according to provisions of the bylaws.

12. QUORUM ESTABLISHED FOR LOAN COMMITTEE--Cochran moved, Gish seconded a motion that a quorum of the loan committee be three members of the committee. In discussion of his motion, Cochran urged support of it because a larger committee costs more money and it is more difficult to get people together. Cochran said his motion that a quorum be three members means that this number would apply regardless of the size of the committee, which could be up to nine members. The motion failed. Maffin offered a substitute motion, seconded by Pierce, that a quorum of the loan committee be a simple majority of the number of members on the committee. Motion carried.

13. DISCUSSION OF VIEWPOINTS, OBJECTIVES, PRINCIPAL ACTIVITIES--President Claytor asked for an explanation of the method of developing the statement of the viewpoints, objectives and principal activities presented by Cavanaugh and the staff. In response to this question, Cavanaugh outlined the following procedure:

(a) The staff reviewed the proposal to OEO, the grant document and the accompanying special conditions of the grant.

(b) A series of conferences were held with representative housing groups from throughout the nation. Queries made to HAC by correspondence were all reviewed and summarized.

(c) Conferences were held with allied organizations in Washington, D.C.

(d) From these discussions and correspondence the staff concluded (among other conclusions) that there are very few organizations operating on a broad geographic basis and because of the lack of administrative funds and experienced staff, have produced little housing for the rural poor.

(e) The staff, in drafting the statement, followed the suggestion of several that guidelines be flexible because the opportunities vary from state to state and region to region.

Cavanaugh called attention to the addendum concerning HAC attempting to work with groups on as broad a geographic basis as possible, a point stressed in discussing the proposed statement with OEO housing officials.

Hirshen asked where two concepts concerning a summary of discussion on HAC's purpose September 14, 1971 were included in the proposed statement. The concepts he referred to are:

> "We are as concerned with the shaping of institutions and administrative policy and legal changes to make laws serve low-income people as we are in hustling the present inadequate housing programs....The word for the program is 'poor' people...Stress shall be placed on serving the poorest possible people rather than in achieving track records by creaming the target population. We are not out to serve moderate income people."

Cavanaugh said that these points were dealt with in Viewpoints number 2, 5, and 6 and in Objectives 4 and 5.

Hirshen commented that he was especially concerned that after HAC assistance or effort that there would remain institutions with expertise to help to house the rural poor.

Cavanaugh called attention to objective number 3 and the last sentence of objective number six: "This includes continuing consultation with OEO and other agencies to develop a balanced and coordinated national network of viable rural housing delivery organizations." He commented that this would require coordination of the OEO regional funding programs with the HAC programs.

Hirshen questioned further whether the provision on criteria for eligibility of loans concerning 25 percent of income being maximum amount would provide housing in the rural areas. The provision to which he referred:

> "That provision is made in the plans for the proposed project for serving the rural poor, as defined by OEO guidelines, at a cost not to exceed twenty-five percent of their income for either home ownership or rent--such total cost including the cost of utilities."

Cavanaugh said that the purpose of the language was so that programs that resulted in costs of more than 25 percent of a family's adjusted income would be excluded from support--that the 25 percent was a lid or a maximum that HAC would oonsider as a basis for providing support.

Morris pointed out that the 235 program required only 20 percent and that HAC should not require a greater amount.

Cavanaugh pointed out that the total housing costs in almost all cases (including utilities) in the 235 and 236 programs, were in excess of 25 percent.

Davies said that criteria that limits HAC assistance to those programs that provide housing for less than 25 percent restricts HAC's assistance to public housing, the only program that gets below this cost.

Claytor added that many are paying up to 50 to 60 percent for substandard housing.

Cavanaugh said that it is the intent of this language to provide flexibility so that organizations with proposals to obtain subsidies that result in payments in excess of 25 percent can be encouraged to adapt their programs so that some of the people to be served will fall in the category below 25 percent.

Gish said that she thought that HAC assistance was for only those organizations serving only the poor as defined by the OEO-income guidelines.

Cavanaugh said that the flexibility was provided so that those with 235 and 236 programs could be encouraged to get rent supplement, public housing leasing, or Turnkey III for some portion of their proposal.

Gish said that thus five poor families of 250 to be served would make the organization eligible.

It was also pointed out that there is a provision that rates the application on the level of the income of those to be served and the proportion of the poor to the total served of any project.

The point was again made that to serve the poorest of the poor required using the public housing programs.

Cavanaugh said further that the staff found there is increased activity in public housing in rural areas, and one of the highest priorities is to work with some newly organized state and multi-county housing authorities... But that HAC may well be unable to work in many areas of the nation if it were restricted to those programs--and that rather what was being proposed was that those with 235 or 236 programs or FmHA programs could be encouraged to re-think or revise their plans to include a portion of it to serve the poor that would not otherwise be served.

Maffin raised the question about "existing" housing production organizations in the statement of purpose. Maffin also noted:

--Viewpoint No. 1--that the qualifying statement that "opportunity should be provided where the family lives or chooses to live whenever possible" is modified later in the statement and should perhaps be revised.

--Viewpoint No. 2--that the language should point out that there are substantial inequities in the federal housing programs for all poor people. HAC priorities should be devoted to correcting the inequities of the rural poor and that comparisons should not be drawn between urban and rural programs that can leave the impression that the urban housing programs are in good shape.

--Viewpoint No. 3--that providing suitable housing in the rural areas "alleviates" the urban housing problems is questionable.

--Technical Assistance - Item No. 1--that there is no reference to construction or getting the houses constructed.

--Training - Item No. 4--that the language may be restrictive--that HAC should take help where it can get it.

Cochran noted that RHA was getting a request a week from organizations such as the Jaycees and that such activity should be minimized.

The question of "how broad is broad" in the definition of organizations for which HAC would provide its services was discussed at length.

Cavanaugh pointed out that throughout the grant, statewide, regional and multi-county organizations are mentioned as the recipients of the services. The proposed policy statement also includes local organizations, he said, because if the grant were used only for the broader based organizations this would limit activity greatly. He gave examples of each type of organization that had requested aid from HAC.

Morris said that his principal interest at the meeting was the statement being considered. He raised the following points:

(1) In regard to the seed capital loans to "housing organizations"--Morris questioned whether this included Limited Dividend Corporations. Cavanaugh pointed out that the staff regarded this language as meaning primarily housing authorities and nonprofit organizations. Sternberg said that the Articles of Incorporation specifically mentioned working with organizations "for profit."

(2) That in 1-A in regard to seed capital loans that the language should read "that all of the housing to be..." Morris suggested that the second paragraph under 1-(a) might be rewritten to be more concise.

(3) That 1 (c) should be changed to read: "That there is a clear demonstration by the organization borrowing such funds that it has or will be provided..." with the underscored portion being the addition suggested by Morris.

(4) In paragraph 4 concerning Technical Assistance, Morris suggested that special efforts should be made to use small and minority consulting firms in its operation--and that the language should so emphasize this purpose.

(5) In the section on Training, paragraph 1, Morris suggested that the word "existing" should not be used to describe the type of organization that HAC would assist.

Morris asked whether the assistant director for training had been eliminated as indicated by the organization chart. Cavanaugh said that the position was not eliminated at this point, but that a decision had not been made on filling it, pending determination of the need for such a position.

(6) In definition of the area served, Morris felt that the proposed language eliminated everything but rural, and that previous language adopted by the board put a priority on serving the rural areas, rather than eliminating other areas.

(7) Morris felt that greater emphasis should be made on the race issue in the document. He pointed out that recent statistics show that 50 percent of the blacks are in substandard housing, while only 8 percent of whites are in substandard housing. He said that HAC should have an equal concern for the job opportunities for the minorities as for providing the housing, and that such purpose should be noted in the statement.

Cavanaugh pointed out that the "no discrimination" idea was the first criterion in the eligibility for seed capital loans. Morris said that this phase is in all housing language but that the minorities are still not housed. Cavanaugh said that there was no reluctance on the part of the staff to include stronger language.

Claytor commented that the language prepared by Cochran as a summary of discussion was stronger on this issue and should be incorporated. Cochran suggested that a reference could be made to that language.

Cavanaugh asked for decision on the geographic areas to be served. Cochran suggested that the original language of the board be made a footnote to this section to clarify any misunderstanding.

14. Cochran moved that the executive committee accept the Statement of Purpose, Viewpoints, Objectives and principal Activities "in the main" but that the staff attempt to incorporate in the appropriate places language that takes care of the critical comments made by the executive committee members and that it be resubmitted to the committee members by mail for further consideration. The motion was seconded.

Cavanaugh asked if approval by members of the committee could be expedited by providing their comments by mail soon after receiving them so that housing organizations that have requested the guidelines could have them soon after January 31. The committee agreed to this procedure.

The President asked for a vote on the motion. It passed unanimously.

15. ADMINISTRATION OF LOAN FUND - Madrigal moved, Patlan seconded, a motion directing the staff and the loan committee to take due cognizance of the ancillary benefits that could be available to minority groups or individuals from the existence of HAC. Specifically mentioned were job opportunities arising from consulting or from construction contracts. Motion passed unanimously.

16. DISCUSSION OF CRITERIA FOR ELIGIBILITY FOR SEED CAPITAL LOAN FUNDS - Claytor asked if the criteria would prohibit HAC from helping "one-shot" organizations, those that are developing only one project. Cavanaugh said that, in general, it is the intent that HAC will work with organizations organized to work on continuing housing developments, but that it is also clearly the intent that authority is provided to aid the one-project organization which is involved in a major development opportunity.

Gish said that the 18-month limit from the time HAC assistance of any kind first becomes available to the time of construction being commenced is "unrealistic" in the rural areas. She pointed to difficulties such as obtaining sewer and water, zoning, etc.

Claytor said that he interpreted this provision as more of a goal than a rigid requirement. Cavanaugh said the intent was to avoid working with organizations that "drag and drag" their activities so that construction is delayed with the result that the loan fund would not be revolved and made available to others. The committee agreed with Claytor's interpretation and the explanation of Cavanaugh on this time limitation.

Gish asked if the loan funds could be made available for construction loans or for providing a line of credit for such type of loans.

Use of the loan fund to provide bonding for minority contractors was also raised.

Davies recited the difficulty of minority contractors being bonded for the first time and said that he favored at least part of the HAC funds being used for this purpose and that further, some of the funds should be used for front money for such contractors.

Morris said that he wanted to emphasize "small" as well as "minority" contractors, because the small contractors, even if they are white, are having difficulty.

Cavanaugh called attention to the letters from William Pursell, director of the rural housing program of the North Carolina LIHDC and Andrew Popoli and the comments they made. The Pursell letter raised the question of whether construction loans could be made.

Claytor commented that because HAC had only a $2 million revolving fund, that construction loans are ruled out. Cavanaugh asked about using deposits to help get construction loans or to reduce interest rates on such loans. Gish said that construction loans could be useful, especially in cases of an organization having financing assured.

17. MOTION ON LOAN CRITERIA - Cochran moved, Skenandore seconded, a motion that the criteria for eligibility for seed capital loan funds be approved (supplemented by the revised policy statement) for guidance of the loan committee until the next meeting of the executive committee at which time the loan committee is instructed to submit any proposals for modification it believes to be desirable. Motion carried unanimously.

18. FURTHER DISCUSSION ON LOANS - Cavanaugh asked for clarification on making construction loans or providing collateral for such loans. Claytor repeated the point that the size of such loans limits the use of the funds. Cochran raised the question of whether use of funds is different after the loan funds have been returned and the money deposited.

Cavanaugh said that the loan funds must still be used for the same purpose as provided by the grant, but that the interest on such loans then goes to the Council, rather than to the federal government. Cavanaugh asked if the loan committee was authorized to adopt a policy to make construction loans. Sternberg said that the OEO grant conditions ruled out direct construction loans but that HAC could provide collateral or use its bank deposits to aid in obtaining such loans.

19. ADOPTION OF BUDGET - Cochran moved, Gish seconded, a motion to adopt the proposed six-month budget. Motion carried unanimously.

20. VACANCIES ON BOARD OF DIRECTORS - Cochran asked how many directors had been named. Cavanaugh replied that 33 directors had been named and that the bylaws provided for 36 directors, counting himself, and that the other two directors are to represent the non-designated state and local housing development corporations.

Claytor asked how many vacancies there were on the board of directors.

Cavanaugh said that there should be a 36-member board of directors, composed of:

---the executive director
---three incorporators of the organization
---32 elected board members

Of the 32 elected board members, 23 are from organizations designated in the bylaws and 12 are elected at large. Two organizations of the 23 organizations are described by kind, but not by name. They are each entitled to a director on the board. One such organization is the state government HDC's. The other is the non-OEO funded private HDC's. These organizations have never been designated so that no nominees have been named for consideration as board members. There are five other vacancies due to their designees having three consecutive absences, four of whom were organizational representatives (Bradley, Evans, Marshall and Woods) and one non-organizational representative, Moreland Smith.

The question of Andrew Yslas continuing on the board was raised because he no longer is chairman of the National Spanish-Speaking Housing Development Corporation.

Sternberg was asked to review the vacancies and the authority of the executive committee concerning naming of directors. He said that the executive committee had full powers of the board except that the committee:

(1) Cannot name members of the executive committee

(2) Cannot make changes in bylaws

(3) Cannot dissolve the organization

Sternberg said that the two vacancies created by there being no organization named to nominate one state government representative and one non-OEO private organization could not be filled because this would require designating organizations for "blanks" in the bylaws, which the executive committee was not authorized to do.

Sternberg said Yslas is one of the directors representing the three charter members, and while the National Spanish-Speaking Housing Development Corporation may wish to designate another director, Mr. Yslas would still be on the board for one full year.

The four organizational representatives (Bradley, Evans, Marshall and Woods) cannot be replaced because the organizations have not nominated another board member.

Mr. Moreland Smith could be replaced.

ELECTION - Cochran and Cavanaugh reported on the reasons for the absences of Marshall and Bradley. Cochran moved that Marshall be renamed to the board of directors. Motion was seconded by Madrigal. Motion carried unanimously.

Patlan moved, Hirshen seconded a motion that Bradley be reinstated as a board member. Motion carried unanimously.

Claytor suggested that Yslas serves on the board of directors as an incorporator and that the National Spanish-Speaking Housing Development Corporation was thus entitled to a director and should be so informed.

Madrigal moved, Pierce seconded that Yslas be designated a board member as an incorporator and that the National Spanish-Speaking HDC be so informed. Motion carried unanimously.

Cochran informed the committee that Mr. Woods is on leave of absence from the National Committee Against Discrimination in Housing and that the organization has not submitted the name of another person to succeed him.

The committee ruled that Mr. Woods be taken from the list of directors, and that it would act on suggestion of his successor when that group submits a nominee.

Mr. Evans, representing the AFL-CIO, had not attended a meeting and there has been no communication from that organization on his successor.

Claytor directed that appropriate letters go to the two renamed directors and to the organizations listed above informing them of the vacancies on the board of directors.

The board confirmed that Moreland Smith was no longer a member of the board and deferred action on his successor.

22. DEPOSIT OF FUNDS - After a long discussion, concerning the convenience of establishing an account with a bank near the HAC office for the operating funds and concerning OEO directives on deposit of other funds, Cochran moved, Davies seconded, a motion that the staff be gratuitously admonished to keep any reserve funds in minority institutions of their choice and that the selection of the bank for the minimum operating funds be at the discretion of the executive director. Motion carried.

23. Cochran moved, Patlan seconded a motion to rent a safety deposit box. Motion carried, with the further directive that the executive director and two other employees be authorized to open the box and that any two of them will be required to open the box. The HAC Counsel was instructed to study the law on this to make sure that HAC assets not be locked away forever.

24. MEETINGS OF LOAN COMMITTEE - Cochran moved, Skenandore seconded a motion that the meetings of the loan committee be on call by the executive director, with consent and approval by the chairman, or by the request of a majority of the committee.

A question was raised on who could sign loan documents. Sternberg said that the bylaws provided that the president, first vice president or second vice president (or the executive director who is authorized to sign all documents of the organization) can sign loan documents. The motion by Cochran passed unanimously.

25. CHANGES IN ARTICLES OF INCORPORATION - Sternberg suggested that changes in the articles of incorporation should be considered to reflect more accurately the nonprofit nature of the organization.

26. MEETING OF BOARD OF DIRECTORS - Cochran moved, Madrigal seconded a motion that the board of directors meet in as provided in the bylaws unless the chairman of the board decides a meeting is needed before that time. A discussion of the bylaws followed the motion. The motion was withdrawn.

27. MEETING OF EXECUTIVE COMMITTEE - Cochran made a motion, duly seconded, that the executive committee meet on the call of the executive director after consultation with the president and chairman of the board, allowing as much advance notice of the meeting as possible. Motion carried unanimously.

28. COMMENDATION TO STAFF - Cochran moved that the executive committee express its appreciation to the executive director and to the staff for the manner in which they had pushed themselves to get the organization established and functioning. There was warm approval from all board members present.

29. APPRECIATION TO PIERCE - Claytor and members of the committee and the executive director expressed their warm appreciation to Director Pierce and employees of the National Sharecroppers Fund, Mrs. Pat Sabelhaus and Mr. John Wilson, for their aid in the early months of the organization.

30. MOTION TO ADJOURN - A motion to adjourn was made, duly seconded, and passed unanimously.

HOUSING ASSISTANCE COUNCIL, INC.

Minutes of the Loan Committee
Housing Assistance Council Office
February 24, 1972

Loan committee members present: G. Claytor, J. Debro, A. Popoli and G. Cavanaugh

Loan committee member absent: M. Madrigal.

HAC staff present: H. Severson, C. Richardson, L. Juarez, W. Powers, A. Collings Jr., A. Downes, G. Anders, L. Norman, Y. McCoy and C. Bernstein.

1. Chairman Claytor called the meeting to order at 10:30 a.m. and declared a quorum present. A proposed agenda was approved.

2. The committee decided that naming a vice chairman or other officers of the committee was not necessary. If it is impossible for the chairman to be present, he will designate someone to act on his behalf.

3. Cavanaugh reviewed the criteria for eligibility for HAC loans and reported that OEO had approved the statement of viewpoints, objectives and principal activities and the seed loan criteria as submitted to the board of directors.

4. Approval procedure--The form of approval of loans by the committee was discussed. The committee accepted the suggestion of Claytor that action by the committee on each loan was a firm commitment by HAC to the organization requesting the loan funds but the disbursement of the loan funds, all necessary contracts and security documents and details associated with this work be delegated to the staff. Claytor also directed that summaries of loan requests be mailed to committee members prior to the meetings of the committee.

5. Interest on loans--The committee reviewed the OEO provision that requires that HAC does not charge interest on its loans without prior approval by OEO. All interest earned on funds loaned for the first time would be paid to the U.S. Treasury. Interest earned thereafter can be used by HAC consistent with the purposes of the fund. The committee agreed that no interest would be charged on the loans that were to be considered at this first meeting.

6. General comments--Cavanaugh commented on the type and number of requests that HAC had received for use of loan funds and for other assistance. A substantial number of loan requests were for purposes other than those contemplated by the grant, such as to provide capital for housing factories, construction companies and administrative purposes. A number of those that wrote concerning the availability of loans did not have their development programs far enough along to qualify for consideration.

   Cavanaugh reported to the committee that the HAC staff has been assisting potential borrowers in preparing loan applications and will continue to do so.

7. Loan summary forms--A summary sheet with data and comments on each loan request were presented to the committee and are attached to these minutes to become a part of the permanent record of the committee action.

8. Action on loan requests--

   Wayne Housing Opportunities, Inc., Wayne County, New York.

   Description: This loan is for pre-development expenses of a 150 unit project to serve farm laborers to be financed by 514-516 FmHA loan and grant programs. (See Attachment "A")

   Staff recommendation: Approve $13,400 loan for site development with equal amount to be loaned by the Rural Housing Alliance (RHA) with loan funds for architect fees limited to preliminary drawings required for FmHA approval.

   Committee comments: Debro questioned the maximum amount for architect's fees in the proposal from WHO of $58,394, even though these were within the approvable limits of the FmHA.

   Committee action: Debro moved that the staff recommendation be approved. Cavanaugh seconded the motion. Motion carried unanimously.

Hidalgo County Housing Authority, Weslaco, Texas

Description: This loan is for pre-development expenses of project to provide 150 units for farm laborers to be financed by FmHA 514-516 loan and grant programs. (See Attachment "B")

Staff recommendation: Approve loan request of $38,500 and request set of preliminary plans.

Committee comments: Popoli asked about controls HAC would provide on funds once loan is approved by committee. Cavanaugh explained that all loan funds would be disbursed in accord with a schedule to be incorporated in the loan agreements, specifying purpose, amount and completion dates. Debro questioned the amount asked for architect fees. Claytor suggested HAC emphasize negotiating such fees and giving all applicants benefit of national practice and experience.

Committee action: Debro moved, Popoli seconded, a motion to approve the $38,500 loan but with use of our loan funds for architect fees limited to a maximum of $20,000. Motion carried unanimously.

Soledad Development Corporation, Monterey County, Calif.

Description: This loan request is for a site development loan which should be financed by a FmHA site development loan without HAC assistance. The project would provide 69 single-family homes under FmHA section 502 and additional units later under FHA section 236 or Turnkey III. (See Attachment "C")

Staff recommendation: Because FmHA site development loans take 14 to 18 months to process, the HAC staff recommended this loan to demonstrate the need for expediting FmHA loans of this type. Approve loan request of $195,601 for land cost and site development.

Committee comments: Popoli wanted to know the income levels of the families to be served and if the monthly cost for housing would be within the 25 percent criterion. In response to his question, the following information was provided:

Committee comments: (Continued)

--45 percent of the people to be served by the project are five-person families with yearly incomes of $4,000.

--Principal and interest payments on $11,500 anticipated cost of the homes would require monthly payments of $57 for 10 months and payments totalling $420 for the last 2 months of the year for taxes and insurance.

--Housing costs for this home, including real estate taxes, insurance and utilities would be approximately $100 monthly; seventy-two percent of those surveyed were paying $100 to $135 monthly for present housing.

Cavanaugh suggested with respect to the rental units scheduled on the site for a later date that Soledad be required to seek a lease agreement from the public housing authority for a number of the housing units or obtain rent supplements.

Committee action: Committee action on this loan request was taken at two different times during the meeting. The first action was on the general policy of making such loans. Debro moved, and Popoli seconded that it would be the policy of HAC to provide loans for site development to demonstrate the need for FmHA expediting this type of loan, with the provision that this policy be reviewed after six months. Cavanaugh and Debro supported the motion. Popoli opposed it.

It was also agreed that HAC would aid Soledad Development Corporation and its consultant the Rural Development Corporation (RDC) in getting prompt action on their site development loan application for this project. Only if not granted promptly would the site development portion of the above loan be granted.

After the additional information was obtained in response to the query from Popoli (at a later point in the meeting) Debro moved, Cavanaugh seconded, that the loan request of Soledad be approved with the provision that $15,000

Committee action: (Continued)

should be moved from the development fund and placed in the land fund so that $95,000 would be authorized for land, $97,101 for development and $3,500 for administration, for a total loan of $195,601. Motion carried unanimously.

Kno Ho Co, Inc., Warsaw, Ohio

Description: This loan request is from a CAP agency using Neighborhood Youth Corps labor and sectional homes built by an OEO-funded factory to build three homes. The homes will be financed by FmHA section 502 loans. (See Attachment "D")

Staff recommendation: That a loan of $12,600 be approved for pre-development costs for a three-unit project.

Committee comments: Popoli asked what the monthly costs for the homeowners would be. The information at the time of the meeting was that monthly costs, exclusive of utilities (check this with field staff) would be $30 to $40 monthly. Cavanaugh suggested that the loan be approved on the condition that monthly costs should be determined before funds are made available.

Committee action: Debro moved and Cavanaugh seconded that the requested loan be approved. The motion was amended to provide that a portion of the families served by the project would not be required to pay costs in excess of 25 percent of their adjusted income. The amended motion passed unanimously.

Gwinnett Housing Development Corporation, Lawrenceville, Georgia.

Description: The loan is for traditional pre-development costs on a 120 unit 236 multi-family project. (See Attachment "E")

Staff recommendation: That a loan request for $20,000 should not be approved because the project does not meet HAC criteria: the families to be served do not have incomes that meet OEO guidelines; the area is not rural; no minority members serve on governing body.

Gwinnett Housing Development Corporation (continued)

Committee comments: The committee members agreed with the staff recommendation.

Committee action: Debro moved and Popoli seconded that the loan be rejected. Motion carred unanimously.

Self-Help Enterprises, Inc., Visalia, California

Description: This loan is for land and site development for two SHE projects: 16 self-help units financed by FmHA section 502 loans; 26 self-help units by FHA section 235 loans. The project will serve farm workers. (See Attachment "F")

Staff recommendation: That a loan request of $127,650 for site development be approved.

Committee comments: The committee commented that a portion of the homes should provide housing that will meet the twenty-five percent of adjusted income criteria.

Committee action: Debro moved, Cavanaugh seconded, that the loan of $127,650 be approved provided that a portion of the homes be provided to families whose monthly housing costs, including utilities, will not exceed 25 percent of their income. Motion carried unanimously.

Southeastern Wisconsin Housing Corporation, Walworth County, Wisconsin

Description: Loan is for developing sites for 37 self-help homes financed by FmHA section 502 loans. The group was refused a FmHA section 515 loan and is planning court action to protest this decision. (See Attachment "G")

Staff recommendation: That a loan of $103,500 for site development be approved.

Committee comments: Debro questioned the cost of $22,600 for 14 acres of undeveloped land. He requested the HAC staff to provide aid to housing groups in obtaining

Committee comments: (continued)

land at the lowest possible cost and that loans to purchase land should be accompanied by information on comparable land sold within the past six months. Debro requested a copy of the bond which the Sponsor agreed to furnish from Aetna Insurance Company as security for the loan.

Committee action: Debro moved, Cavanaugh seconded, approval of the loan of $103,500. Cavanaugh and Debro favored the motion. Popoli opposed the motion with the direction that the minutes show that he was not convinced that the project would provide housing for the poor as required by HAC criteria.

Newburke Housing Corporation, Burke County, Georgia

Description: This loan is to be used to finance engineering and a water system. First stage of the project is 19 units to be built by a contractor and financed by section 502 FmHA loans. Second stage will involve a 50-acre tract containing public housing. Sponsors of the project envision a new low-income community. The effort is being sponsored by the National Sharecroppers Fund and the Presbyterian church. (See Attachment "H")

Staff recommendation: That a loan of $38,325 be approved for site development.

Committee comments: Popoli asked the median income of those people to be served by the project. The median income of people of this area is $2,500 yearly and the houses to be constructed will cost approximately $13,000.

Committee action: Debro moved, Cavanaugh seconded approval of the loan request as submitted. Cavanaugh and Debro voted for the motion. Popoli voted against the motion and directed that the minutes show that he was not convinced that the project would serve a portion of the poor as required by HAC guidelines.

Missouri Associated Migrant Opportunities Service, Missouri

Description: This project is to move and rehabilitate 120 homes. The present location of the 120 homes will be flooded by a dam. On the Job Training labor is to be utilized for the rehabilitation and it is to be financed by a FmHA 502 loan. (See Attachment "I")

Staff recommendation: That a loan of $85,000 be approved but that funds would not be advanced until arrangements with the Department of Defense are obtained and until a new housing organization is formed to sponsor the project.

Committee comments: The committee questioned the cost of removing the homes from their present sites to the new sites. They noted the cost of the new sites and the risk of vandalism. Cavanaugh said that the proposal has much merit, but because it is a complicated proposal,action could await the development of more complete plans.

Committee action: Debro moved, Cavanaugh seconded,tabling of the loan request for 30 to 60 days until additional details have been provided. Motion carried unanimously.

SATAV Corporation, St. Mary's County, Maryland

Description: This loan is for financing engineering, a water system, land clearing and roads and for refinancing purchase of land. The Sponsor plans to build an initial 32 units, including self-help units. Part of the funds will be for engineering for the 80 unit project. (See Attachment "J")

Staff recommendation: That a loan of $74,540 for site development be approved, subject to engineering site plan being updated.

Committee comments: In response to a question by one of the committee members, the staff reported that the monthly housing cost on previous homes developed by this sponsor amounted to 17 to 27 percent of the gross income of the self-help buyers.

Committee action: Popoli moved, Cavanaugh seconded, approval of the loan as submitted. Motion carried unanimously.

Low-Income Housing Development Corporation, Durham, North Carolina

Description: LIHDC requested (a copy of the letter of request is attached as part of these minutes) a construction loan in the range of $350,000 to $500,000 for approximately 75 units to be financed by FmHA section 502 loans. The purpose of LIHDC's request was to reduce the house cost by eliminating high construction loan interest costs. (See Attachment "K")

Staff recommendation: That a construction loan of from $200,000 to $350,000 involves major policy decisions that should first be discussed before action on the request from LIHDC.

Committee comments: Cavanaugh suggested three possible policy positions that may be taken on loans of this type: 1) That such loans qualify 2) That such loans would qualify if HAC has funds that would not otherwise be used and 3) That such loans would qualify if development would not take place unless HAC makes such a loan. Cavanaugh reviewed the discussion of the executive committee, when Claytor said our funds should not be used for this purpose, and the OEO grant provision that forbids such loans. OEO had, however, indicated that this provision could be changed or an exception might be made to it.

Debro questioned whether as suggested by LIHDC obtaining a construction loan from a bank was more costly because the bank was not going to place the permanent mortgage, was valid because generally they would rather make construction loans than long-term mortgage loans.

Claytor indicated concern for the precedent of this type of loan, especially because of its size.

Cavanaugh said that one of the reasons advanced for an interest-free construction loan was that it would reduce the cost of the homes by approximately $500.

Claytor said if the issue was availability of construction funds, rather than the cost of such funds, he would be more disposed to favor a construction loan.

Low Income Housing Development Corporation (continued)

Debro said he would need a cost breakdown before he could consider the application, and felt that LIHDC did not provide sufficient reason for HAC to consider this loan.

Committee action: The committee agreed to defer action on the loan request, and asked the staff to get more detailed information on the costs involved in the project and the results of LIHDC's borrowing efforts.

Adams & Brown Economic Opportunities, Inc., Ohio

Description: Adams & Brown proposes to construct four units using Operation Mainstream labor, four teams to develop one house each in three months. The units would be financed by FmHA section 502 loans, and would serve OEO income poor. (See Attachment "L")

Staff recommendation: That the loan request of $84,000 from this sponsor be reduced to $56,000 and that it use $15,000 seed money available to it. That the reduced loan request be approved, provided further that a 60/40 payout schedule with FmHA developed.

Committee comment: Cavanaugh said that OEO would quite likely permit change of its grant provisions to serve this sponsor, because of the number of poverty objectives to be served by the project and the fact that without HAC assistance, the project may not be realized. Cavanaugh also pointed out differences between this construction loan request and that of LIHDC: Because of its experience, LIHDC can more easily get a private loan; the project would help improve the skills of otherwise unemployable people and the project would serve those of lower incomes.

Claytor asked how this project differed from the previous project finished by Adams & Brown. In the earlier project the labor cost was absorbed by the Mainstream program.

Committee action: The committee agreed to defer action on the loan request and directed the staff to determine if other sources were available for the construction financing. Popoli requested that the staff also determine:

Adams & Brown Economic Opportunities, Inc. (continued)

a. A breakdown of previous housing costs.

b. Income level of the prospective tenants.

c. Monthly costs associated with the housing payments, such as taxes, insurance, utilities.

d. Monthly cost of labor and of subcontractors.

UP-CAP, Upper Peninsula, Michigan

Description: This loan is to enable the sponsor, a Community Action Agency, to continue its work with fifteen rural county housing authorities. The funds would be used for development programs for about 500 public housing units. The HAC funds would be matched by a grant from OEO. (See Attachment "M")

Staff recommendation: That a loan request of $40,000 be approved.

Committee comments: Cavanaugh emphasized that the HAC funds would be for traditional pre-development purposes and returned to HAC as they are recovered from HUD.

Committee action: Debro moved, Cavanaugh seconded, approval of the loan. Motion carried unanimously.

Weber-Davis Housing Corporate, Layton City, Utah

Description: Weber-Davis, an affiliate of the Utah Migrant Council, has a fund commitment from FmHA for 28 units using section 514-section 516 loan and grant for Chicano farm workers. The Layton City governing body denied Weber-Davis a building permit on the grounds that "it was not in the best interests of the community." The loan funds would be used to purchase a three-acre site for the project. The land purchase agreement of Weber-Davis would expire March 1, 1972 without money to purchase this land. (See Attachment "N")

Weber-Davis Housing Corporate (continued)

Staff recommendation: That a loan request of $18,360 be approved.

Committee comments: Cavanaugh discussed the discriminatory action of the Layton City governing body and urged the committee to approve this loan as a clear advocacy case for HAC.

Committee action: Cavanaugh moved, Popoli seconded approval of the loan request. The motion carried unanimously.

9. Deferment on loan requests and proposals--Time did not permit the consideration of the other agenda items.

10. The meeting was adjourned.

"A"

HOUSING ASSISTANCE COUNCIL

Loan Request Summary

1. Name of requesting organization Wayne Housing Opportunities, Inc.

2. Area of operation, (counties, SMSA) Wayne County, New York
Single county 78,000 population not in SMSA

3. Group's previous housing experience:
Newly formed. Staff help from RHA. Development team good.

4. Source and amount of administrative funding:
Agricultural Extension Service of Cornell University

5. Nature of the request:

a. Amount $78,894 b. date of initial outlay Immediate

Breakdown:	$58,394	Architectural Costs	$1,000	Legal
	14,000	Land	1,000	Fees
	3,000	Topo		
	1,500	Land Option		

c. Housing program to be used: 514/516 FmHA

d. Description: 150 units Farm Labor Housing with a Day Care facility.

e. Status of the project with the funding source: FmHA has approved WHO's submitting of preliminary application for $500,000

6. Income levels of those to be served:
Farm laborers - below OEO guidelines

7. Projected term of the loan and method of security:
Open-ended due to long delay in FmHA funding.

8. Staff recommendation: (See Other Side)
Recommend that following be funded on 50% basis. (Other 50% will come from RHA)

8. Staff Recommendations (Continued)

Architect's Retainer Fee		1/2 of 7,300 =	3,650
Legal "	"	1/2 of 1,000 =	500
Land Option "	"	1/2 of 1,500 =	750
Topo Survey* "	"	1/2 of 3,000 =	1,500
Land Purchase** "	"	1/2 of 14,000 =	7,000
		TOTAL: 26,800 =	13,400

*HAC will request substantiation on this item in the form of either a receipt or bills.

**This money will not be needed until May of 1972 when the option becomes due. However, prior to letting out of money we will require that WHO produce an approval of the site from FmHA.

B

HOUSING ASSISTANCE COUNCIL

Loan Request Summary

1. Name of requesting organization Housing Authority Town Weslaco Hidalgo County, Texas

2. Area of operation, (counties, SMSA) One county. Texas County Rural; 181,000 population in SmSA, 250,000-two county-town of 15,000.

3. Group's previous housing experience: Weslaco has 200 units of conventional public housing under development.

4. Source and amount of administrative funding:
HUD

5. Nature of the request:

a. Amount $38,500 b. date of initial outlay Immediate

Breakdown:		
	35,000	Architectural Drawings
	~~1,000~~	Legal Fees
	2,500	Site Engineering

c. Housing program to be used: 514 & 516 Farm Labor Housing

d. Description: 150 units of Labor Housing; owned & managed by the County Housing Authority-Rental Housing.
Total project cost: $1,351,940 Grant 516; 150,200 Loan 514
Confirmed by FmHA letter.

e. Status of the project with the funding source:

6. Income levels of those to be served:
Rents range from $22.69 for 1 bedroom to $43.91 for 2 & 3 bedrooms.

7. Projected term of the loan and method of security:

Promissory Note

8. Staff recommendation: (See Other Side)

Approve Loan and request preliminary set of plans.

"C"

HOUSING ASSISTANCE COUNCIL

Loan Request Summary

1. Name of requesting organization SOLEDAD DEVELOPMENT CORPORATION

2. Area of operation, (counties, SMSA) MONTEREY COUNTY, CALIF.

3. Group's previous housing experience: Developed a 299-unit subdivision under section 235 and 221d2 in Calexico, Calif.

4. Source and amount of administrative funding: Office of Economic Opportunity

5. Nature of the request:

a. Amount $195,601 b. date of initial outlay _____

Breakdown:
$80,000 Land Cost
112,101 Development
3,500 Administrative Fund

c. Housing program to be used: Section 502 and 236 or Turnkey III

d. Description: 16 acre parcel within city limits of Soledad, Calif.; 69 single-family homes under FmHA Section 502 and approximately 2 1/2 acres will be developed for multi-family units to be constructed under FHA Section 236 or Turnkey III, pending agreement with the local housing authority.

e. Status of the project with the funding source: SDC has received conditional approval of the 524-Rural Site Loan and it is in the final stages of compying with the set conditions.

6. Income levels of those to be served:

1/3 of the bonafide applications are below $5,500 with 10% of these in the $3,500 to $4,500 family income level.

7. Projected term of the loan and method of security: Money borrowed from HAC would be paid back on a pro rata basis as soon as the single family lot is released. HAC could start recovering its money in July.

8. Staff recommendation: (See Other Side)

We recommend that SDC be approved for the loan requested.

"D"

HOUSING ASSISTANCE COUNCIL

Loan Request Summary

1. Name of requesting organization Kno Ho Co NYC, Inc. (Ohio)

2. Area of operation, (counties, SMSA) Knox-Holmes-Coshocton Tri-County CAP

3. Group's previous housing experience:
Rebuilt a commercial building.

4. Source and amount of administrative funding:
E OEO Neighborhood Youth Corps

5. Nature of the request:

a. Amount $12,600 b. date of initial outlay May '72

Breakdown:

685	Land Acquisition Cost	
500	Housing Delivery Assistance	X 3
2964	Site Development	
50	Marketing Costs	

c. Housing program to be used: FmHA 502

d. Description: Combine NYC & sectional homes built by OEO funded factory in County.

All money requested is for front end costs.

e. Status of the project with the funding source:
House approved by FmHA. Formal application will be made to FmHA when funding is assured.

6. Income levels of those to be served:

Within OEO guidelines.

7. Projected term of the loan and method of security:

3-6 months 1st Lien

8. Staff recommendation: (See Other Side)

Recommend funding. Success of project will aid in getting operation Mainstream to CAP.

"E"

HOUSING ASSISTANCE COUNCIL

Loan Request Summary

1. Name of requesting organization Gwinnett Housing Development Corporation

2. Area of operation, (counties, SMSA) Lawrenceville, Georgia
In Atlanta SMSA - over 1 million

3. Group's previous housing experience:
NONE

4. Source and amount of administrative funding:
Applying for Appalachian Regional Commission Loan

5. Nature of the request:

a. Amount $20,000 b. date of initial outlay ?

Breakdown: In conjunction with architectural loan.
Dollar amounts have not been brokendown.

c. Housing program to be used: 236

d. Description:

120 units
12 - 0 bedrooms
30 - 1 bedrooms
48 - 2 bedrooms
30 - 3 bedrooms

e. Status of the project with the funding source:
Prefeasibility submission.

6. Income levels of those to be served:
0 - bedroom - $3600
1 - bedroom - $4560
2 - bedroom - $4800
3 - bedroom - Average $5280

7. Projected term of the loan and method of security:
Term was not determined. Initial close usually is time of repayment.

8. Staff recommendation: (See Other Side) Reject

Not to approve at present time.

1. The proposal does not meet the criteria with respect to rural orientation.
2. SMSA exceeds 500,000
3. Those to be served not within OEO income guidelines.
4. Board of Directors is represented by bankers in area who seemingly should have funds at their disposal.

F

HOUSING ASSISTANCE COUNCIL

Loan Request Summary

1. Name of requesting organization Self-Help Enterprises, Inc.

2. Area of operation, (counties, SMSA) Fresno, Kern, Kings, Madera, Merced, Stanislavs, Tulare - California

3. Group's previous housing experience: 1,059 homes occupied; 127 in construction; 90 in loan processing; 164 families in organization processing.

4. Source and amount of administrative funding:
$1,000,000 from OEO; $301,980 FmHA Self-Help T.A. grants

5. Nature of the request:

*a. Amount A.-$49,000 B.-$78,650 } $127,650 b. date of initial outlay Within 30 days

Breakdown: 39,300 Land & Land Options
7,449 Engineering Fees (SEE ATTACHMENT)
80,901 Land Development Costs

c. Housing program to be used: A.-FmHA 502 Interest Credit
B.-HUD 235 Interest Credit

d. Description:
Mutual Self-Help Housing utilizing above financing
A.-16 units
B.-26 units

e. Status of the project with the funding source:

6. Income levels of those to be served:
A.-all within OEO guidelines
B.-50% within OEO guidelines

7. Projected term of the loan and method of security:
18 months - Promissory Note(s)
HAC repayment from lot sales

8. Staff recommendation: (See Other Side)

Fund

*Also asked for $150,000 construction loan.

HOUSING ASSISTANCE COUNCIL

Loan Request Summary

Self Help Enterprises

Breakdown

	A) RIPPERDAM	B) PORTERVILLE	TOTAL
Land	17,000	22,300	39,300
Sewage	14,530	11,750	26,280
Water	8,065	5,630	13,695
Streets & Storms	6,056	24,370	30,426
Utilities	-	1,350	1,350
Engineering	1,849	5,600	7,449
Fees	-	1,300	1,300
Site Preparation	1,500	5,000	6,500
Misc.	-	1,350	1,350
Total	49,000	78,650	
Cost Per Lot	3,070	3,030	

G

HOUSING ASSISTANCE COUNCIL

Loan Request Summary

1. Name of requesting organization Southeastern Wisconsin Housing Corporation

2. Area of operation, (counties, SMSA) 3 Counties in Southeast Wisconsin. Project in Walworth County - not in SMSA.

3. Group's previous housing experience: 6 houses under construction FmHA 502 Self-Help

4. Source and amount of administrative funding:

   OEO Title III b $100,000

5. Nature of the request:

   a. Amount $103,500 b. date of initial outlay June 1972

Breakdown:	28,088	Water
	35,351	Sewer
	10,313	Storm Water Drainage
	29,785	Street Construction

   c. Housing program to be used: FmHA 502 Self Help

   d. Description: Site already owned by Southeastern Wisconsin Housing Corporation. Money to be used for development of 37 lots of Self Help Housing.

   e. Status of the project with the funding source:

6. Income levels of those to be served:

   Adjusted family income of $5000 +

7. Projected term of the loan and method of security:

   Maximum 2 years, repayment as loans are closed. Homes will be built in 4 sets of 7. Loan secured by Bond from Aetna Insurance Company.

8. Staff recommendation: (See Other Side)

   Recommend funding. Its the lowest cost housing that can be built in the area.

HOUSING ASSISTANCE COUNCIL

Loan Request Summary

1. Name of requesting organization Newburke Housing Corp.

2. Area of operation, (counties, SMSA) Burke County, Georgia

3. Group's previous housing experience: None, directly individuals involved, have past experiences.

4. Source and amount of administrative funding:
National Sharecroppers Fund

5. Nature of the request:

a. Amount $38,325 b. date of initial outlay N.S.

Breakdown: 7,105 Engineering
31,220 Water System

NOTE: Funds for land purchase from National Sharecroppers Fund. Funds for roads, etc. from local bank.

c. Housing program to be used: 502 interest credit-1st stage.

d. Description:
1st Stage 19 unit Home Ownership 502
2nd Stage Approx. 60 units. Interspersed rental (subsidized) and Home Ownership.

e. Status of the project with the funding source:

6. Income levels of those to be served:
Range $1,500 (2nd stage) to $4,500.

7. Projected term of the loan and method of security:
Up to two years. Repayment upon lot sale or loan closing. Promissory Note.

8. Staff recommendation: (See Other Side)

I recommend this highly. Good plan. Has deep social benefits. Recommend in full.

"I"

HOUSING ASSISTANCE COUNCIL

Loan Request Summary

1. Name of requesting organization Missouri Associated Migrant Opportunity Service

2. Area of operation, (counties, SMSA) State of Missouri
Truman Reservoir Area - St. Clair, Hickory, Benton Counties

3. Group's previous housing experience:

6 houses built under OJT Program
Staff consultant formerly with RHA

4. Source and amount of administrative funding:

RHA commitment for $ 110,000 for 14 months administrative funding.

5. Nature of the request:

a. Amount 85,000 b. date of initial outlay 30-60 days (Revolvin

Breakdown:		
	30,000	Land acquisition and development Fund)
	4,000	Land option fund
	1,000	Fees
	50,000	10 house inventory

c. Housing program to be used: FmHA 502

d. Description: Program proposes to use houses situated in reservior sites, move them and rehabilitate them through OJT labor. FmHA will make loans on the houses. Present proposal is for 120 units to be rehabilitated over 2 years.

e. Status of the project with the funding source:

Applications must be submitted on individual basis.

6. Income levels of those to be served:

OEO Guidelines (Below)

7. Projected term of the loan and method of security:

At least two years, up to 5 if project can be repeated at other sites.

8. Staff recommendation: (See Other Side)

Recommend that we approve loan for $85,000. However, funds should not be made available until a clearer picture is obtained as to the Department of Defense involvement and until subsidary HDC is developed.

"T" 12

HOUSING ASSISTANCE COUNCIL

Loan Request Summary

1. Name of requesting organization SATAV Corporation

2. Area of operation, (counties, SMSA) St. Mary's County, Maryland

3. Group's previous housing experience: Self-help housing. Project and land development

4. Source and amount of administrative funding:
OEO - $17,000 from Feb. 1, 1972 to August 31, 1972

5. Nature of the request:

a. Amount $74,540 b. date of initial outlay April*

Breakdown:		(*see attachment)
	8,400	Engineering
	35,000	Water System
	19,840	Land Clearing & Roads
	11,300	Land Cost

c. Housing program to be used: FmHA Self-Help 502 Interest Credit
FmHA 515 w/Sec. 23 leasing (working on that now)

d. Description:
Development for 32 units
Planning for 80 units

e. Status of the project with the funding source:

6. Income levels of those to be served:
Within OEO guidelines
Average so far - 7 in family $5,700 gross income

7. Projected term of the loan and method of security:
Two years - Mortgage (2nd to Lutheran Church [25,000])

8. Staff recommendation: (See Other Side)
Recommend entire amount. All recoverable with mortgage (2nd). Do so subject to engineer furnishing HAC with updated subdivision site plan (post-approval - pre-funding)

Development Funding Schedule

Applicant desires funding in stages as follows:

Draw #1	Engineering 32 lots	3,360	1st of April
	Land Cost	11,300	
	Preliminary Engineering Water System	2,500	
		17,160	
Draw #2	Water System	3,000	June 30
	Land Clearing and Roads	19,840	
		$50,840	
Draw #3	Engineering Balance of Tract	5,040	Sept. 1
	Water design Balance of Tract	1,500	
		$6,540	

"K"

Low Income Housing Development Corporation of North Carolina

Box 1108, Durham, North Carolina 27702

Walter L. Smith, Executive Director

(919) 596-2114

January 6, 1972

Received
JAN 10 1972

Mr. Gordon Cavenough
Housing Assistance Council
Suite 909
1346 Connecticut Avenue, N.W.
Washington, D. C.

Dear Gordon:

As per your telephone request of December 30, 1971 which was a followup of our conference in your office on December 28, I will outline via this letter our plans for the development of a fifty unit subdivision in a rural area of Rowan County, North Carolina. It is our hope that our agency will be in a position to utilize the Housing Assistance Council's revolving development fund in the development of the fifty single family, detached houses for sale to low income families. Since our knowledge of your grant from the Office of Economic Opportunity is limited, we cannot determine whether or not this request falls within the guidelines imposed by the Office of Economic Opportunity upon your agency. However, based upon my conversations with you, it seems that the request possibly does fit within your guidelines.

Over the past seven months we have gathered information regarding the feasibility of the development of the subdivision and our estimation of the capital outlay required for the project. This information can be made available for your review when needed. It indicates that the total cost of the subdivision will be $775,000. The development fund which we have at our disposal amounts to $300,000 upon which we have made commitments. The projected balance which will be available for Rowan County from this revolving fund is $200,000. Needless to say, the remaining necessary monies must be secured in loans from some other lending institution or by careful control of the cash flow so that our revolving fund can be increased. While all factors indicate that we will have no difficulty securing monies locally for the project, certain economies would result from a loan from your agency. Some of these economies would be direct via the reduction of interest rates, others would be indirect. Our projections indicate that the indirect savings would be equal to and possibly exceed the direct savings. I shall attempt to outline for you each of these savings.

First, the projected direct savings related to interest rates would be substantial. As I discussed with you, we have been able to secure loans at a rate of 8 percent per annum plus a 1 percent origination fee (based upon the total loan amount), plus a 1 percent penalty (based upon the individual unit loan amount) per unit if the lender does not receive each permanent mortgage. Immediately you will recognize that this process is oriented toward the Federal Housing Administration's 235 interest subsidy program. Since houses sold to individual families under the Farmers Home Administration 502 Interest Credit Program are financed by that agency to the families as direct loans and not insured as under the Federal Housing Administration 235 program, it is difficult (and sometimes impossible) to interest lending institutions in committing funds for subdivision development when permanent financing is scheduled to be supplied by the Farmers Home Administration. If such a loan can be secured, preliminary conversations indicate that the probable interest rate will be in the range of 12 to 14 percent for a Farmers Home Administration subdivision thus counteracting the savings gained through the utilization of the Farmers Home Administration 502 program. Assuming that a loan of $500,000 for the subdivision is secured from a traditional lending institution for a period of 12 months at the most favorable rate which we have received previously (the 8 percent + 1 percent + 1 percent as referred to above), the interest on that loan would amount to approximately $30,000 or $600 per house (computed as follows: [$500,000 total loan for 12 months] one percent origination fee + one percent penalty fee + eight percent on an average outstanding balance [one-half of total loan - $250,000]; total interest is $30,000). If a loan is secured as has been indicated at a rate of from twelve to fourteen percent, it would also amount to $30,000 (at 12 percent) or up to $35,000 (at 14 percent) for a range of $600 to $700 per house. (Computed as follows: twelve percent [and 14 percent] on an average outstanding balance [one-half of total loan of $250,000]; total interest is $30,000 to $35,000). A loan of $500,000 from the Housing Assistance Council would amount to a direct savings of $30,000 to $35,000 if the money were used for a period of twelve months. Our experience indicates that the total length of the loan would probably not exceed nine months. In addition, our experience indicates that repayment of the loan would begin when approximately two-thirds of the total loan amount had been expended.

Indirect savings probably do not need to be outlined in this letter since they are well known to those involved in rural housing - those savings made possible by use of the Farmers Home Administration 502 program as opposed to the Federal Housing Administration 235 program. However, it might be wise to indicate the savings as they are reflected in this

particular subdivision. A total savings for the subdivision would amount to $51,956 with an average savings of $1010 per three bedroom house and a savings of $1122 per four bedroom house. These savings are based upon a projected cost of $13.00 per square foot (a figure which is high).

When the direct and indirect savings are calculated, a maximum possible savings of $86,956 would be the result of a $500,000 loan from the Housing Assistance Council. The loan would mean that a total possible savings in a three bedroom house would amount to $1610 and a total possible savings of $1722 per four bedroom house. These savings would mean that we as an agency would be able to reach farther down the income scale than we have been able to in the past.

Hopefully, we will be able to add to the savings outlined above an additional writedown for the houses for which we now have a provision in our grant. In an attempt to qualify the poorest possible families, we have the resources to absorb an additional loss not to exceed $4500 per house so that conceivably we will be able to offer some units for as low as $9500 to $10,500 per house. The end result of this would mean that a family with a gross income of approximately $3000 to $3500 could be provided a well-built house in a quality subdivision and that that house would be appraised at approximately $16,000 to $17,500 by the Farmers Home Administration.

It is very important that we know the intention of your organization regarding this request at your earliest possible convenience. Our option on the site expires at the end of January. While it is our intention to develop the site with or without a loan from the Housing Assistance Council, the terms of purchase will be greatly affected by your decision and must be included in our purchase contract which must be signed at the time of the expiration of our option.

My apologies for such a lengthy and detailed letter. If there are any questions, do not hesitate to call me.

Sincerely,

Bill

William R. Pursell
Director, Rural Housing Program

ROWAN COUNTY SUBDIVISION

House Distribution: 50 houses -- 37 three bedrooms
13 four bedrooms

	Cost Per House Under FHA 235		Cost Per House Under FmHA 502	
	3BR	4BR	3BR	4BR
Developed Land	2,100	2,100	2,100	2,100
Unit[1]	13,000	14,500	13,000	14,500
Subtotal	15,100	16,600	15,100	16,600
Construction Interest[2]	600	600	600	600
Marketing Expense & Contin.	300	300	300	300
Closing Cost (or Fees)	500	550	150	150
Subtotal	1,400	1,450	1,050	1,050
Discount Points (4)	660	722	00	00
Sales Price	17,160	18,772	16,150	17,650
Savings via use of HAC	- 600	- 600	-600	- 600
Final Sales	16,560	18,172	15,550	17,050
Additional Possible Writedown	4,500	4,500	4,500	4,500
	12,060	13,672	11,050	12,550

---

[1] House description: 1,000 sq.ft. of heated area @$13/sq.ft. for a three bedroom house plus an additional $1500 for a four bedroom house. This price includes some amenities which would not be included in all houses. A yet undetermined number of basic houses which meet the minimum FmHA and/or FHAstandards will be constructed so that families with lower incomes can be served.

[2] Based upon the best possible rates as indicated in the text of the letter.

HOUSING ASSISTANCE COUNCIL

Loan Request Summary

1. Name of requesting organization Adams & Brown Counties Economic Opportunities, Inc.

2. Area of operation, (counties, SMSA) Adams & Brown Counties, Ohio Combined population 44,000. Rural

3. Group's previous housing experience:
   35 houses built or rehabilitated.
   7 houses under construction.

4. Source and amount of administrative funding:
   O.E.O.

5. Nature of the request:

   a. Amount $84,000 b. date of initial outlay Immediately

   Breakdown:

$20,640	Labor
35,728	Materials
15,894	Subcontractors
12,000	Land

   c. Housing program to be used: FmHA 502

   d. Description:
   Used Operation Mainstream. Trained Supervisors to oversee unskilled laborers in 18-22 age bracket. Four teams each developing one house/3 months.

   e. Status of the project with the funding source:
   See Attachment

6. Income levels of those to be served:
   Within OEO Guidelines.

7. Projected term of the loan and method of security:

   1st Lien

8. Staff recommendation: (See Other Side)

   Approve for $56,000 (4 Houses)
   A&B use its own $15,000 seed money.
   A&B use a 60/40 system with FmHA during construction.

HOUSING ASSISTANCE COUNCIL

Loan Request Summary

e. Status of the project with the funding sources:

FmHA has endorsed the project in both counties. O.E.O. Field Representatives for A&B has endorsed the A&B CAP Agency as being extremely capable.

"M"

HOUSING ASSISTANCE COUNCIL

Loan Request Summary

1. Name of requesting organization UP-CAP

2. Area of operation, (counties, SMSA) 15 counties
Upper Michigan, all rural

3. Group's previous housing experience:

Prepared Development Programs and organized Housing Commissions.

4. Source and amount of administrative funding:

OEO

5. Nature of the request:

a. Amount $ 40,000 b. date of initial outlay immediate

Breakdown: Services to be performed for submitting development to HUD for Public Housing

c. Housing program to be used: Elderly-Turnkey III

d. Description: Consultant services to 11 county Housing Commissions for development program submission to HUD

e. Status of the project with the funding source: Received an endorsement from HUD - Housing Commissions already organized.

6. Income levels of those to be served:
Public Housing income levels.

7. Projected term of the loan and method of security:

18 mos. to 2 years - will revolve back.

8. Staff recommendation: (See Other Side) Recommend that we provide an initial outlay of $ 40,000 to be reviewed in a year for another possible $40,000 loan. This loan to be contigent upon the acceptance of technical assistance by UP-CAP, to be provided by HAC. We also must determine with UP-CAP a schedule of preparation of the development programs.

HOUSING ASSISTANCE COUNCIL

Loan Request Summary

1. Name of requesting organization Weber/Davis Housing Corporate (WDHC)

2. Area of operation, (counties, SMSA) Weber County (in Ogden SMSA pop. 126,278) and Davis County (in Salt Lake City SMSA pop. 557,635)

3. Group's previous housing experience:
No houses built to date; WDHC is a nonprofit spinoff of Utah Migrant Council negotiating with FmHA for farm labor housing since August 1971.

4. Source and amount of administrative funding:
All volunteer effort presently receiving assistance from Utah Migrant Council and State Department of Community Affairs.

5. Nature of the request:

a. Amount $18,360 b. date of initial outlay March 1, 197

Breakdown: $18,360

c. Housing program to be used: Farmers Home Sec. 514 & 516

d. Description: To purchase 3 acres for the development of 28 units of labor housing.

e. Status of the project with the funding source:
Farmers Home has set aside funds for WDHC until March 18, 1972.

6. Income levels of those to be served:
People served will be Mexican-American migrant farm laborers. Information regarding their actual incomes has not yet been received.

7. Projected term of the loan and method of security:
Term of the loan cannot be determined as yet. Please see narrative explanation. The property will be secured by first mortgage or trust deed and has excellent resale value.

8. Staff recommendation: (See Other Side)

Weber/Davis Housing Corporate has an earnest money agreement on 3 acres of property and have applied to Farmers Home Administration for $425,688 -- 90% grant, 10% loan -- to build 28 units of farm labor housing. Farmers Home has set aside funds for the project until March 18. The land must be purchased on March 1 or WDHC will lose it and their downpayment of $1,200 -- the only terms available on the property because of local resentment and prejudice. Last week the City Council of Layton City refused to approve the subdivision "in the best interest of the community."

Control of the property is critical. The action of the City Council is clearly discriminatory. There is evidence that the Council agreed to a density of 48 units on that 3 acre site -- a private project which fell through. The Migrant Legal Action Program and attornies for the WDHC feel there is a good chance of winning a discrmination suit against the City of Layton. An investigation into the situation is being initiated by the Department of Justice. The HUD water grant to Layton City has been stopped because of the charge of discrimination. If the land is not purchased on March 1 the City will receive its HUD water grant (already approved) and Farmers Home Administration will withdraw the set aside funds for the project. The project will have been effectively killed. If the land is purchased on March 1, 1972, a suit charging discrimination will be made against Layton City and the Hud water grant will be held pending the outcome of the case.

The further issue of allowing Farmers Home to withdraw the set aside funds is involved here also. If the site is obtained by WDHC and FmHA in the meantime has withdrawn set aside funds, the point of the project is moot. It may be possible by court action to enjoin FmHA from releasing the funds.

To allow the property to be lost to Weber/Davis Housing Corporate would be to kill the project and play into the hands of the City Council which obviously would rather see the matter dropped and keep the Mexican-American farm laborers out of the town.

HOUSING ASSISTANCE COUNCIL, INC.

Meeting of Loan Committee

1601 Connecticut Avenue, N. W.
Washington, D. C.

February 24, 1972

AGENDA

1. Chairman -- open meeting; review quorum; adopt agenda.
2. Organization of the committee
3. Review of Council policy and criteria for loans.
4. Briefing on loan applications--Executive Director.
5. Approval procedure.
6. Review of applications:

PRE-DEVELOPMENT LOAN REQUESTS:

--Wayne Housing Opportunities, Inc., Wayne County, New York (nonprofit)
--Hidalgo County Housing Authority, Weslaco, Texas
--Soledad Housing Development Corporation, Soledad, California
--Kno-Ho-Co., Inc., Warsaw, Ohio (CAP Agency)
--Gwinnett Housing Corporation, Lawrenceville, Ga., (CAP Agency)

SITE DEVELOPMENT LOAN REQUESTS:

--Self-Help Enterprises, Inc., Visalia, California (nonprofit)
--Southeastern Wisconsin Housing Development Corp., Darien Village, Wisconsin
--Newburke Housing Development Corporation, Newburke, Georgia
--Missouri Associated Migrant Opportunities Services, Jefferson City, Missouri (CAP Agency)
--SATAV Corporation, St. Mary's County, Md. (CAP Agency)

CONSTRUCTION LOAN REQUESTS:

--Low-Income Housing Development Corporation, Durham, North Carolina
--Adams and Brown Counties Economic Opportunities, Inc., Decatur, Ohio (CAP Agency)

DEVELOPMENT LOANS TO PRIVATE INDUSTRY:

--ASK, Inc., Minot, North Dakota

REVOLVING FUND REQUESTS:

--North Florida Housing Development Corporation, Tallahassee, Florida

HOUSING AUTHORITY LOAN REQUEST:

--UP-CAP, Escanaba, Michigan (CAP Agency)

SPECIAL REQUEST:

--Weber-Davis Housing Corp., Layton City, Utah (nonprofit)

BLOCK GRANTS OF REVOLVING FUNDS:

--Colorado Housing, Inc., Denver, Colorado (statewide HDC)

WORKING CAPITAL FOR HOUSING FACTORIES:

--LISH, Inc., Lebanon, Va. (CAP Agency)
--CHID, Inc., Portsmouth, Ohio (CAP Agency)

7. Future meetings of committee.

8. Adjournment.

HOUSING ASSISTANCE COUNCIL INC.

1601 Connecticut Ave., N.W. • Washington, D.C. 20009 • (202) 483-1426

Executive Committee
Chairman
Juan J. Patlan
President
Glenn A. Claytor
First Vice President
Pat B. Gish
Secretary
Clay L. Cochran
Treasurer
Manuel Madrigal
Members
Gordon Cavanaugh
Marvin Davies
Al Hirshen
Robert W. Maffin
William R. Morris
James Pierce
Artley Skenandore
Hector Vasquez

Board of Directors
Claudio Arenas
Thomas Bradley
Willis Carson
Gordon Cavanaugh
Glenn A. Claytor
Clay L. Cochran
John Coke
Marvin Davies
Charles B. Davis
Joseph Debro
Sidney Freidberg
Pat B. Gish
Al Hirshen
Nicholas Hood
Manuel Madrigal
Robert W. Maffin
Robert Marshall
William R. Morris
Kermit Overby
Juan J. Patlan
James Patton
James Pierce
Andrew W. Popoli
Halvey H. Simmons
Artley Skenandore
Jesus Soriano
Arthur L. Symes
Hector Vasquez
Raymond M. Wheeler
Andrew Yslas

Executive Director
Gordon Cavanaugh

March 3, 1972

To the Board of Directors:

The Housing Assistance Council loan committee met for the first time February 24 and approved seed-money loans totalling $647,476 for 10 housing projects serving poor people in areas which are clearly rural.

Present for the meeting were Glenn Claytor, Joseph Debro, Andy Popoli and myself. Manuel Madgrigal, the other member of the committee, was unable to attend. The executive committee at its January meeting named Board President Claytor as chairman of the loan committee.

The loans will help more than 2,000 families get decent housing.

Chairman Claytor stressed that approval by the committee of the loans is a commitment of the Council to the organizations.

The staff is charged with paying out the funds after loan documents are processed. Those documents will include schedules for paying out the money and for returning it to HAC.

The committee stressed that loan funds be used for families whose income is low, as defined by OEO income guidelines.

The $647,476 is about one-third of the $2,000,000 HAC has available for such loans. Another $2 million is expected to be made available to HAC later this year.

Action on two loans was deferred because of incomplete data. Time did not permit consideration of several other applications.

Loans were approved for:

PRE-DEVELOPMENT LOANS

Wayne Housing Opportunities, Inc., Wayne County, New York

Loan amount: $13,400

WHO Inc. is a new, broad-based nonprofit group developing farm labor housing in Wayne County. The HAC loan will be for architect and legal fees, land option and purchase. WHO has applied to FmHA for a grant and loan under the farm labor housing program (Section 514 and 516) for 150 units. The Rural Housing Alliance will lend an amount from its revolving fund equal to the HAC loan. The extension service of Cornell University is providing staff assistance, as well as HAC.

Hidalgo County Housing Authority, Weslaco, Texas

Loan amount: $23,500

FmHA has approved 150 units of farm labor housing for this housing authority under the FmHA Section 514-516 programs. The housing units will be built on the site of the old Weslaco farm labor housing camp. The HAC loan will be used for architect and legal fees and site engineering. Construction is scheduled to start in July. The houses will rent for $30 to $40 per month.

Southeastern Wisconsin Housing Corporation
Wisconsin

Loan amount: $103,500

This OEO-funded group operates in three counties. The loan is for developing sites for 37 self-help homes financed by Section 502 FmHA loans.

Newburke Housing Corporation, Burke County, Georgia

Loan amount: $38,325

Newburke is the beginning of a new black-sponsored community for rural industry and people with low incomes. The National Sharecroppers Fund and the Presbyterian Church are supporting the development.

This loan will be used to finance engineering fees and a water system. First stage of the project is 19 units to be built by a contractor and financed by Section 502 FmHA loans. Second stage will involve a 50 acre tract for low income rental and home ownership units.

SATAV Corporation, St. Mary's County, Maryland

Loan amount: $74,540

This loan is primarily for financing engineering, a water system, land clearing and roads and also for refinancing an eight percent purchase money mortgage on the land. The group plans to build an initial 32 units, including self-help units, and others financed by Section 515 FmHA loans and Section 502 FmHA loans. Part of the funds will be used for developing an application for a future 80-unit project. SATAV is a delegate agency of a CAP program. It has completed 12 self-help units on land it owns.

Soledad Development Corporation
Soledad, California

Loan amount: $195,601

The project will use a 16-acre plot within the city limits of Soledad for 69 single family homes, financed by FmHA Section 502 loans. Approximately 2 1/2 acres will be for multi-family units using FHA Section 236 or Turnkey III programs. FmHA has given conditional approval for a site development loan (Section 524). Soledad is served by the Rural Development Corporation (a statewide HDC funded by OEO). The HAC loan will be used in part to free up for other developments, an earlier loan from RDC and to enable site development to begin in the event the Farmers Home loan for this purpose faces an unreasonable delay. Construction is scheduled to start in July. The project will provide housing for Chicano farm workers.

Kno-Ho-Co Neighborhood Youth Corps, Warsaw, Ohio

Loan amount: $12,600

This organization is a three-county CAP planning to use Neighborhood Youth Corps labor to build three homes. Sectional houses will be provided by an OEO-funded factory nearby. The loan is for usual "front-end" costs. The homes will be financed by FmHA Section 502 loans.

SITE DEVELOPMENT LOAN REQUESTS

Self-Help Enterprises, Inc., Visalia, California

Loan amount: $127,650

FmHA Section 524 site development loans are taking 14 to 18 months to be approved. This loan is to avoid that delay and the increased costs that occur during that time. One site is for 16 self-help units financed by FmHA Section 502 loans. The other site is for 26 units of self-help housing using Section 235 FHA loans. Both will use the interest-credit provisions of these programs. The money is for land and land options, engineering and land development. The project will serve farm workers.

HOUSING AUTHORITY LOAN REQUEST

UP-CAP, Upper Peninsula, Michigan

Loan amount: $40,000

This loan is to enable a community action agency, which helped to form fifteen rural county housing authorities to proceed with the work necessary to obtain from HUD program reservations and approved development programs for approximately 500 units of public housing for these authorities. The units will be developed and managed by the group co-operatively. The HAC loan enabled UP-CAP to obtain a matching grant from OEO for additional work on area low income housing needs. HAC will provide considerable technical assistance in the development period.

SPECIAL REQUEST

Weber-Davis Housing Corporate, Layton City, Utah

Loan amount: $18,360

Weber-Davis, an affiliate of the Utah Migrant Council, is working desperately to provide housing for a group of Chicano farm workers in this small Utah community. The loan is to purchase three acres of land in the city. The sponsor has a fund commitment from FmHA for a loan and grant (Sections 514-516), which is threatened with cancellation due to apparently discriminatory action of the Layton City governing body denying a building permit to the project saying "it was not in the best interests of the community." Earlier, the governing body had approved a private development with twice as many homes on the same land.

The land purchase agreement would have expired March 1 without HAC assistance. Now, planned legal action by the Utah Migrant Council and Weber-Davis can continue. In addition, HUD is investigating whether it should proceed with a water and sewer grant for the city because of the apparent discrimination. The Justice Department is also investigating.

Details of each loan were examined carefully by the loan committee. The committee considered all issues and discussed all questions about the loans before voting on them. The staff and I are grateful to the members of the committee for their hard work and for their suggestions.

Because this was the first meeting of the committee, the staff had extra work to prepare for it. I appreciate their extra effort and dedication.

Even though no major effort was made to publicize the availability of HAC funds or assistance, more than 100 letters of inquiry and applications were received and processed in these first months of our operation. The need for the funds and for the assistance which HAC offers is much greater than all of us expected. The OEO grant to HAC is based on a critical, nationwide need. More funds will be necessary to meet that need.

Additional details concerning any of the loans are available to the members of the board upon request.

Sincerely yours,

Gordon Cavanaugh

Gordon Cavanaugh
Executive Director

GC:hr

HOUSING ASSISTANCE COUNCIL, INC.
Suite 600
1601 Connecticut Avenue, N. W.
Washington, D. C.

Meeting of Loan Committee

April 27, 1972

AGENDA

1. Chairman -- open meeting; review quorum; adopt agenda.

2. Adopt minutes of Loan Committee meeting of February 24, 1972.

3. Review of revised loan application form.

4. Comments on loan requests - G. Cavanaugh.

5. Review applications:

   -- North Florida Housing Development Corporation

   -- Low-Income Section Housing Corp. Lebanon, Virginia

   -- Adams and Brown Housing Corp. Decatur, Ohio

   -- Colorado Housing Inc. (HDC) Denver, Colorado (two applications)

   -- Maysel Manor Inc., Maysel, W. Va.

   -- Rural Housing Improvement Inc. Winchendon, Mass. (four applications)

   -- Inter County Community Council Inc. Oklee, Minnesota

   -- Office of Community Development and Housing, State of Mississippi

   -- Gwinnett Housing Corporation Lawrenceville, Georgia

-- Builders Cooperative, Cattaragus, N. Y.

-- Payne Noble Housing Development Corporation
Stillwater, Oklahoma

-- Northwest Nebraska Housing Development Corp.
Chadron, Nebraska

-- Marion County Housing Authority
Salem, Oregon

-- Thames Valley Community Action Council
Jewett City, Connecticut

6. Future meetings

7. Adjournment

HOUSING ASSISTANCE COUNCIL, INC.

Minutes of the Loan Committee
Housing Assistance Council Office
April 27, 1972

Loan committee members present: G. Claytor, J. Debro, A. Popoli, M. Madrigal, and G. Cavanaugh

Staff members present: H. Severson, C. Richardson, L. Juarez, W. Powers, G. Anders, A. Downes, Y. McCoy, L. Norman and Fred Cooper.

1. The loan committee was called to order by Chairman Glenn Claytor at 3:05 p.m. A quorum was established as all five members of the committee were present. The proposed agenda was accepted.

2. It was moved by Debro and seconded by Popoli that the minutes of the last loan committee meeting held February 24, 1972 be adopted. Popoli requested that the last sentence of the paragraph beginning, "Committee action" on page four of the minutes be stricken. The minutes were adopted with this correction.

3. Cavanaugh reviewed the revised summary form and pointed out that it now includes the monthly housing expense and a comparison of the adjusted family incomes needed to pay for the proposed houses and the OEO income guidelines. Cavanaugh also drew the committee's attention to the revised full loan application form pointing out it is somewhat more detailed and that it now puts greater emphasis on minority participation and affirmative action regarding the use of contractors and the leasing or marketing of the units. The application also now comes in sections which can be mailed out for further information if it's needed. The staff is available by phone to answer any questions applicants may have in filling out the form.

4. Cavanaugh suggested that the letter from the Low Income Housing Development Corporation of North Carolina not be discussed at the loan committee meeting as sufficient attention had been directed to it at the meeting of the executive committee earlier that day, and since it did not at that time, constitute a formal loan application.

He reported that all the loans approved at the last meeting of the loan committee with the exception of one, have been reduced to written agreements and two disbursements have been made. The staff is working actively with all the groups although two loans are still held up over governor's approval in California.

Hidalgo County Housing Authority will not use the HAC loan previously approved because the authority succeeded in reducing the architect's fees and will use a lesser loan they received from RHA. HAC has offered to take over that $10,000 loan from RHA if they find themselves short on loan funds.

Two other groups, Newburke and SATAV, found they had underestimated their needs and, after staff investigation, additional funds were made available to both groups under the discretionary power of the director. In each case, the additional funds needed were under $3,000.

Popoli expressed appreciation for the loan summaries mailed in advance of the meeting.

The committee's attention was drawn to the fact that some of the summaries had been revised after mailing to the members of the loan committee to reflect added details; the corrected summaries were the ones included in the loan packet distributed at the meeting.

5. Review of Applications:

North Florida Housing Development Corporation

Description: This HDC covering 27 counties in northern Florida funded by the OEO, and composed of eight CAAs, is proposing to package FmHA 502 loans for families they seek out and to provide them with counseling once they have moved in. They are requesting a $25,000 revolving fund to purchase sites.

Staff recommendation: That the $25,000 be approved but remain with HAC and individual draws on it be made upon receipt of title reports, breakdown of lot costs, projected development costs and projected development time.

Committee comments: Claytor questioned the smallness of the request. Staff pointed out the group has done no development to date and wants to start small and expand later. Popoli cautioned staff to keep a close track of this project as it is their first endeavor and to make sure the price of the houses stays within the ranges outlined in the summary. Staff pointed out that they recommend reviewing within 3 to 5 months.

Committee action: Popoli moved approval. Debro seconded it. Motion carried.

Low Income Section Housing, Inc., Lebanon, Virginia

Description: This is a nonprofit OEO funded housing corporation operating in two counties. They have produced forty houses through sectional construction. The wall panels come from their sectional factory. The houses have FmHA approval. They are requesting funds for the purchase and development of land to develop five sites for 36 houses to be financed under FmHA 502 program. In addition, they are requesting a bulk buying revolving fund of $56,000.

Staff recommendation: That the total amount of $108,000 be approved with a control system established over the revolving fund for bulk purchasing.

Committee comments: Debro cautioned that vandalism and pilfering often negate any savings accumulated by bulk-buying. Staff pointed out that the factory is enclosed although this wouldn't guard completely against losses. The staff questioned General Counsel Arnold Sternberg as to how the loan could be secured particularly the revolving fund for bulk buying. Sternberg suggested working out an agreement whereby HAC would hold legal title to the materials. He also suggested that staff investigate the current financial status of LISH so that the inventory is not subject to attachment. Debro felt that there ought to be a more efficient use of $56,000 than bulk buying and expressed reservation that savings will actually be effected in light of possible loss of inventory. Staff pointed out that LISH needed funds to purchase materials to keep their crews employed on an even, full-time basis.

Committee action: Cavanaugh moved the approval of the loan. Debro seconded the motion. The loan was approved.

Adams and Brown Housing Corporation, Ohio

Description: The proposal was brought before the committee at the last meeting. The request is for $56,140 to be used as a revolving fund for the purchase of land, materials, labor and subcontractors to build 24 houses using unemployed persons in the 18-22 age bracket. The houses are to be financed under FmHA 502 program with interest credit. The proposal was brought before the committee at the last meeting and returned for further study because it was a construction loan request.

Description: (Cont'd)

The committee also wanted to find out how Adams and Brown had financed the first 35 houses it had built. Staff has encouraged the group to go to the Ohio Housing Development Board for financing since they are unable to obtain it locally. The OHDB, however, is unable to make loans on 502 projects.

Staff recommendation: Waiting for individual loan closings makes it difficult to schedule construction crews and also causes hardships for families who must begin making payments on the loans before the houses are completed while they continue to pay rent. Since the group is unable to obtain private financing the staff recommends funding.

Committee comments: Popoli asked what subcontracting was done. Staff said it was to used for wells, plumbing, and some heating work.

Committee action: Debro moved and Madrigal seconded a motion to approve the project. Popoli wanted to know if they had received a conditional commitment from FmHA and if so why a local bank wouldn't finance the houses. Staff pointed out that Adams and Brown had been to one bank locally and had been turned down even though they did have conditional commitments from FmHA. General Counsel Sternberg suggested that staff investigate collateralizing a loan from a local bank so that a local lending institution could begin to get familiar with the program. Staff agreed to try this route. Staff also said they would try to get the OHDB to reconsider their refusal to make a loan for 502 development and if they would not, to challenge the decision. The motion carried.

Colorado Housing, Inc.

Description: (1) The project plans to develop a 23 acre site for 80 housing units of a mixture of programs: Turnkey III, FmHA 502 and FHA 203(b). They are requesting $64,855 for development of the site. Good cooperation has been received from the town and the Army Corps of Engineers is putting in the water and sewer at no charge.

Staff recommendation: Approval of the loan.

Committee action: Popoli moved acceptance; Madrigal seconded the motion. The loan was approved.

Colorado Housing Inc. (Cont'd)

Description: (2) The second loan application from the Colorado Housing Inc., requests $25,000 to provide additional funds to existing revolving funds to allow for land banking. CHI indicates it will raise funds privately to match the HAC loan.

Staff recommendation: Approve with review of effectiveness after one year.

Committee action: Popoli moved to approve the application. Madrigal seconded the motion. The loan was approved.

Maysel Manor, Inc., West Virginia

Description: This nonprofit corporation was set up in order to establish a FmHA 515 elderly project. They have received assistance from the West Virginia Commission on the Aging. The project will build 10 units of housing. A grant from the Bendum Foundation is being used to reduce the mortgage and bring down the cost. The grant however, will not be available until March 1973 at the latest. The request for $30,000 will be used for interim financing until the grant from the Bendum Foundation is made available.

Staff recommendation: Approve since this is the first 515 project in West Virginia and the Commission on Aging, the most active statewide group deserves support. Unless the loan is made the mortgage will have to be changed forcing up the total project cost and the rent on the individual units also.

Committee comments: Debro suggested that staff look at a balance sheet of the Bendum Foundation.

Committee action: Cavanaugh moved and Debro seconded a motion to approve the loan. The loan was approved.

Rural Housing Improvement Inc., Massachusetts

Before discussion of these four loan requests began, Popoli declared his interest in the requests as director of RHI and withdrew from participation in any consideration or vote on these loans.

Rural Housing Improvement, Inc., Massachusetts (Cont'd)

Description: (1) Athol, Massachusetts The request is for $82,185 for pre-development costs for the construction of 70 units for cooperative ownership under the rent supplement program 221(d)(3) with 100% rent supplements.

Staff recommendation: Recommend approval of total request though the option fee of $900 to initial closing may not be recoverable if the option expires.

Committee action: Debro moved and Cavanaugh seconded a motion to approve the loan. The loan was approved.

Description: (2) Orange, Massachusetts
The request is for $59,000 pre-development fees for the rehabilitation of four basically sound structures to be rehab'd into 25 multi-family units with 100% rent supplements.

Staff recommendations: Approval of the $59,000 request based on a favorable option.

Committee comments: Popoli explained that the option RHI has signed is a refundable option.

Committee action: Debro moved and Cavanaugh seconded the motion to approve the project. The loan was approved.

Description: (3) Gloucester, Massachusetts
The request is for $27,100 for land option and purchase, and pre-development costs for the development of 20 units of new construction of rental housing with 100% rent supplements. A zoning change is required and RHI must develop site plans to present to the zoning board.

Staff recommendations: Approval of $3,350 to develop preliminary plans to take to the board.

Committee action: Cavanaugh moved approval of the project. Claytor seconded the motion. The loan was approved.

General Counsel Sternberg asked if the options would run both to RHI and the Housing Assistance Council. Should the main party have to back out, the option would then be held by HAC. Popoli said that this is being negotiated. Sternberg suggested that he develop for the Council a standard, formal option for borrowers from the HAC fund to use if appropriate.

Rural Housing Improvement Inc. (Cont'd)

Description: (4) Templeton, Massachusetts

Committee action: The loan request was deferred without prejudice pending further development.

Inter-County Action Council, Inc., Minnesota

Description: This CAA plans to organize a regional housing authority and assist with management and development during the first year of administration. They plan for 500 units of low rent public housing. They are requesting $105,000 from three sources - $50,000 from OEO grant, requiring a matching contribution, $35,000 from HAC for the development of a preliminary loan application, and $20,000 from state housing finance agency grant.

Staff recommendation: HAC approve their loan request for $35,000 to make the other sources of funding available.

Committee comments: Debro felt the committee should give the staff a good amount of discretion to make the project workable as it may require further negotiation. Cavanaugh suggested that we explore dividing the loan equally with OEO if we were unable to get the housing finance agency to put up their share. Claytor suggested using HAC funds as strategy to show our interest to see if this will entice the housing finance agency to put up their funds. If it doesn't work, HAC can provide more funds which would only require a brief re-submission to the loan committee. Claytor's objection to approving the larger amount now is that he dislikes the notion of exceeding the request. Cavanaugh asked if the committee could be solicited by mail on this matter. The committee agreed. Claytor drew the staff's attention to item 11 on the summary and asked for more details on the applicant's affirmative action program. Cavanaugh suggested that staff get from the project what contractual consulting services they will have and indicate that they be more specific and include more minority consultants or give us an explanation of why they cannot. Staff was advised of the sentiment of the loan committee on the subject of minority participation in these projects.

Committee action: Popoli moved and Debro seconded a motion to approve the project. The loan was approved.

Counsel asked staff if HAC will be specifically named in both the administrative contract and the preliminary loan agreement, Staff acknowledged this was the case.

Gwinnett Nonprofit Housing Corporation, Lawrenceville, Georgia

Description: This is a nonprofit housing development corporation requesting $64,721 for the purchase and development of land for housing. The group plans 32 units of FmHA Section 502 and will develop an FmHA 515 application. Some of the 515 units will be leased to the local housing authority. The HAC loan will be repaid partly from sale of first 20 lots and in full from closing of an FmHA Site Development Loan.

Staff recommendation: Approval subject to the development of a definite affirmative action program. Although the 502 programs will hit only the upper portion of the OEO income guidelines, the nonprofit is working toward a close working relationship with the housing authority and this should be supported.

Committee comments: The committee requested that staff question the director of the project as to why there was so little allocated for legal fees. The committee also raised the question of how the architectural work was going to be paid for and suggested that the project look into having an architect represent them on the 515 loan from FmHA so that he could watch the builder. Popoli indicated he felt that permanent financing combined with leasing to the local housing authority is just about as good as can be obtained, and stressed that it is a good model for rural apartments.

Committee action: Cavanaugh moved that the loan request be approved. Popoli seconded the motion. The loan was approved.

Builders Cooperative, Inc., Cattaragus, New York

Description: This is an Indian controlled firm trying to use a waiver provision of HUD's regulations which would eliminate a required bidding procedure. The group plans construction of sixty units of public housing on two reservations built under Turnkey III. The group requested $199,000 to be used as bond premium fee, and indemnification, construction supervisor's contract, working capital, architectural fee and consulting contract.

Staff recommendation: Approve request based on being named developer by HUD. Staff recommends this partially in recognition of the need to support minority contractors.

Builders Cooperative (Cont'd)

Committee comments: Debro suggested that the group may need technical assistance and management assistance before they get to the construction stage. The committee expressed interest in the project and its willingness to put more funds into the project than was originally requested. But the committee also felt that the group needs additional assistance. Question was raised about the means for securing the loan. General Counsel Sternberg said that working with an Indian reservation would present some unique problems which would have to be worked out in one of a number of different ways. Claytor suggested that consultants be employed to work out some of these unique problems and that staff spend more time in developing this proposal. Sternberg proposed that he make a trip to discuss with the Tribe's lawyer and the lawyer for the bank providing the financing to work out agreements satisfactory to all concerned. Claytor suggested that the committee authorize funds for whatever is necessary to further develop this proposal so that the committee can make a judgment on it. Staff also said they would recommend pressing the Small Business Administration to respond to the needs of this group (i.e. a $10,000 debt) and pointed out that if HAC gives some support to Builders Cooperative that this may enhance the possibility of SBA participation. Cavanaugh said that staff would identify whatever other special assistance might be needed and visit the Builders Cooperative with Sternberg to review some of the concerns raised by the committee. Debro said he would be in favor of allocating some funds for payment of the outstanding debt and some consultant money. Claytor expressed concern about security arrangements for the HAC loan. Cavanaugh said he would favor looking at the possibilities for breaking the job into pieces and possibly involving other entities in the project or even cutting the job in half to begin with. Claytor recommended authorizing the use of whatever consulting is deemed necessary by the executive director as soon as possible. And if it is then deemed necessary to advance debt consolidation, the committee can take a second look at the proposal. The committee indicated that staff could make a more specific recommendation regarding architectural work after reviewing the project. Cavanaugh agreed the staff would proceed immediately to have the necessary consultations with the project, and the bank and to engage appropriate consultants to review the issues raised at the loan committee meeting, and make an initial judgment on whether or not the HAC should extend funds to the group. The staff will also examine the question of security and bring the results of this work back to the committee by phone for their consideration.

Committee action: Tabled pending information described above.

Northwest Nebraska Housing Development Corporation

Description: This HDC spun-off from a community action program has requested $27,625 to pick up tax delinquent sites in the town of Gordon, Nebraska. The funds will be used for land purchase, architect and engineering fees and filing fees on factory built FHA 235 homes. Operation Mainstream labor will be used to construct the houses.

Staff recommendations: Staff has concerns about which prebuilt factory house the group is using. This is being investigated. Staff convinced them to go through the FmHA and hence they will not need architect and engineering funds. Staff recommends allowing the group a $7,000 revolving fund for land purchase and development.

Committee action: Debro moved and Cavanaugh seconded a motion to approve the staff recommendation. The motion was approved.

Debro suggested to Cavanaugh that on the projects where HAC is taking land as collateral we might have a local appraiser give preliminary appraisal on the land and make this document part of the file on the project.

Cavanaugh pointed out that the request from Payne-Noble HDC needed additional information before being presented to the loan committee. The application was not discussed by the committee pending the approval of the local town of Stillwater receiving rent supplement reservations.

Marion County Housing Authority, Salem, Oregon

Description: The Authority is applying for 500 units of farm labor housing on a 90%-10% grant-loan from the Farmers Home Administration. They are requesting $14,595 to be used for pre-development costs in preparing application to FmHA for a labor housing grant loan program.

Staff recommendation: Approval

Committee action: Debro moved approval. Cavanaugh seconded the motion. The loan was approved.

Thames Valley Council for Community Action, Inc., Connecticut

Committee action: The loan was deferred pending the receipt of more information from the applicant.

United Migrants for Opportunity Inc., Michigan

Description: The group wants to purchase a site, now a labor housing camp soon to be torn down by the state of Michigan. They want to build four single family 502 houses on the site for "settling out" migrants and need $6,500 for purchase of the land. They will build the houses with self-help labor. They are a Title III grantee receiving assistance from the Rural Housing Alliance.

Staff recommendation: Approval

Committee action: Debro moved and Cavanaugh seconded a motion to approve the loan. The loan was approved.

The meeting was adjourned at 5:47 p.m.

Revised: 4/26/72

HOUSING ASSISTANCE COUNCIL

Loan Request Summary

1. Applicant North Florida Housing Development Corporation

2. Kind of organization Twenty-seven county HDC - OEO funded

3. Project site (town, county, state) Various counties of North Florida

4. Project and subsidy description:

Revolving fund to purchase sites with interest credit for 502 FmHA Development.

North Florida will package loans, bring together the buyer and builder; help to select a house and provide counseling to the buyer.

5. Applicant's previous experience and background:

Director former State Economic Opportunity Offices. Former STAP housing man on staff. Are presently processing 502 loans.

6. Total development cost per unit : $ Between $13,000 & $16,000
(SEE ATTACHMENT)
Total costs:

_____ Land

_____ Improvements

_____ Construction

_____ Other

7. Monthly housing cost to family: (Using a $14,500 unit cost)

Mortgage/Rental	$ 48.00
Taxes and Insurance	$ 17.00
Utilities	$ 17.00
TOTAL	$ 82.00

8. Adjusted family income needed to support these monthly housing costs, (Assuming a family uses 25% of its adjusted income for housing) $ 3,936

OEO income guidelines for a family of 5 are $4,700

9. Loan request:

A. Amount requested $ 25,000

Breakdown (land, fees, etc.)

_____ $ _____

_____ $ _____

_____ $ _____

B. Date of initial outlay Immediately

Initial drawdown amount $ 25,000

10. Recommended security:

First mortgage or promissory notes.

11. Applicant's Affirmative Action Program:

Minorities are being processed for loans, minority representation on staff.

12. Staff Recommendation:

Approve $25,000 revolving fund to remain with HAC.

Individual draws will be made upon receipt of the following information:
1. Copies of Title Reports
2. Breakdown of Lot Costs
3. Projected Development Costs
4. Projected Development Time

Draws will be approved at the discretion of the executive director.

Revised: 4/26/72

HOUSING ASSISTANCE COUNCIL

Loan Request Summary

1. Applicant Low-Income Section Housing, Inc.

2. Kind of organization Nonprofit Housing Corporation

3. Project site (town, county, state) Grayson & Russell Counties, Va
   Population: Grayson 15,439; Russell 24,523

4. Project and subsidy description:

   Purchase and develop five sites for 36 houses to be financed under FmHA 502 program.

5. Applicant's previous experience and background:

   Have produced forty houses through sectional construction. Houses are approved by Famer's Home Administration.

6. Total development cost per unit : $ 15,500

   Total costs:

per unit	
$ 1,500/	Land
-0-	Improvements
13,750	Construction
250	Other

7. Monthly housing cost to family:

Mortgage/Rental	$ 46.00
Taxes and Insurance	$ 4.00
Utilities	$ 29.00
TOTAL	$ 79.00

8. Adjusted family income needed to support these monthly housing costs, (Assuming a family uses 25% of its adjusted income for housing) $ 3,800

OEO income guidelines for a family of 5 are $4,700

9. Loan request:

A. Amount requested $ 108,500

Breakdown (land, fees, etc.)

Land (5 sites)	$ 39,500
Site Improvements (2 sites)	$ 13,000
Bulk Buying Revolving Fund	$ 56,000

B. Date of initial outlay Immediate

Initial drawdown amount $ 54,250

10. Recommended security:

Deed of trust and promissory note.

11. Applicant's Affirmative Action Program:

Low-Income Section Housing Corporation operates in full compliance with EOA of 1964, as amended.

12. Staff Recommendation:

Approve - with a control system over revolving fund for bulk purchasing.

Revised: 4/26/72

HOUSING ASSISTANCE COUNCIL

Loan Request Summary

1. Applicant Adams & Brown Housing Corporation

2. Kind of organization Nonprofit Housing Development Corporation

3. Project site (town, county, state) Adams and Brown Counties

4. Project and subsidy description:
Production of twenty-four houses using unemployed persons in the 18-22 age brackett. Houses are financed under FmHA 502 program with interest credit.

5. Applicant's previous experience and background:
Adams & Brown have built or rehabilitated thirty-five homes under 502. They have seven under construction at this time.

6. Total development cost per unit : $ 13,400

Total costs:

$ 600.00	Land
750.00	Improvements
12,050.00	Construction
	Other

7. Monthly housing cost to family:

Mortgage/Rental	$ 40.00
Taxes and Insurance	$ 15.00
Utilities	$ 20.00
TOTAL	$ 75.00

8. Adjusted family income needed to support these monthly housing costs, (Assuming a family uses 25% of its adjusted income for housing) $ 3,600.00

OEO income guidelines for a family of 4 are $4,000.00

9. Loan request:

A. Amount requested $ 56,140 - Revolving Fund

Breakdown (land, fees, etc.)

Land	$ 8,000.00
Subcontractors	$ 10,600
Materials	$ 23,820.00
Labor	13,720.00

B. Date of initial outlay _____

Initial drawdown amount $ _____

10. Recommended security:

First mortgage and promissory note

11. Applicant's Affirmative Action Program:

Appalachian rural white community

12. Staff Recommendation: Recommend Funding

The group is unable to obtain private financing. Closing loans with Farmer's Home Administration prior to construction causes hardships on the families.

The program has received endorsements from the following organizations:

1. County FmHA
2. County Welfare Dept.
3. Regional OEO

HOUSING ASSISTANCE COUNCIL

Loan Request Summary

1. Applicant Colorado Housing, Inc.

2. Kind of organization Nonprofit Development Corporation

3. Project site (town, county, state) Center, Saguache County, Colorado
Population of Center - 2,000

4. Project and subsidy description:

Development of 23 acre site for 80 housing units. Using Turnkey III (Public Housing), FmHA 502 and FHA 203(b).

Water and sewage will be installed by the Army Corps of Engineers at no charge.

5. Applicant's previous experience and background:

Has prepared 1300 unit applications for public housing. A 120 unit 236 project in conjunction with Operation Breakthrough. 25 units of FmHA 502 under construction. 110 units FmHA 514 packaged.

6. Total development cost per unit : $ 13,000 (estimate for FmHA 502)

Total costs:

$ 17,100 Land - 23 acres

$ 51,955 Improvements - Water, sewage, curb, gutters and streets

_____ Construction

_____ Other

7. Monthly housing cost to family:

	FmHA 502	Turnkey III
Mortgage/Rental	$ 40.00	Public Housing limits
Taxes and Insurance	$ 14.00	
Utilities	$ 30.00	
TOTAL	$ 84.00	

8. Adjusted family income needed to support these monthly housing costs, (Assuming a family uses 25% of its adjusted income for housing) $ 4,100 FmHA 502 - Turnkey III - $4,000 and less.

OEO income guidelines for a family of 5 are $4,700

9. Loan request:

A. Amount requested $ 64,855

Breakdown (land, fees, etc.)

Land	$ 17,100
Legal & Organizational	500
Engineering	$ 1,500
Sewage ($100/site)	8,000
Streets, curb & gutter	$ 37,755

B. Date of initial outlay May, 1972

Initial drawdown amount $ _____

10. Recommended security:

First mortgage and promissory note

11. Applicant's Affirmative Action Program:

Homes will be built by local Mexican-American builders, (Valle Hermosa Construction Company; or, Lawrence Garcia and Associates.)

Plans have been developed with the Saguache Community Council.

12. Staff Recommendation:

Recommend Approval

Revised: 4/26/72

HOUSING ASSISTANCE COUNCIL

Loan Request Summary

1. Applicant Colorado Housing, Inc.

2. Kind of organization Housing Development Corporation

3. Project site (town, county, state) Colorado

4. Project and subsidy description:

Proposal is to provide additional funds to existing revolving funds to allow for land banking. CHI indicates that it will raise funds privately to match HAC's funds.

5. Applicant's previous experience and background:

CHI working with local housing authorities has 1300 unit in pipeline for fiscal 1973. 130 units 236 (Coop-Breakthrough) construction in May 1972. 200 units 502 - 25 under construction. 110 unit Farm Labor Housing - 514

6. Total development cost per unit : $ None Applicable

Total costs:

_____ Land

_____ Improvements

_____ Construction

_____ Other

7. Monthly housing cost to family: Assume $13,000 mortgage

Mortgage/Rental	$	40.00
Taxes and Insurance	$	14.00
Utilities	$	30.00
TOTAL	$	84.00

8. Adjusted family income needed to support these monthly housing costs, (Assuming a family uses 25% of its adjusted income for housing) $ 4,100

OEO income guidelines for a family of 5 are $4,700

9. Loan request:

A. Amount requested $ 25,000

Breakdown (land, fees, etc.)

Land Banking	$ 25,000
	$
	$

B. Date of initial outlay _____

Initial drawdown amount $ _____

10. Recommended security:

Options on land contingent on prior approval from FmHA, HUD and also Planning and Zoning.

11. Applicant's Affirmative Action Program:

Blacks and Chicanos on staff. Using Chicano contractor on proposed job.

12. Staff Recommendation:

Recommend approval - one year evaluation.

OEO region has refused to increase amount of revolving fund. Advised to go to HAC. Present fund is 2/3 committed.

Revised 4-26-72

HOUSING ASSISTANCE COUNCIL

Loan Request Summary

1. Applicant Maysel Manor, Inc.

2. Kind of organization Maysel, West Virginia

3. Project site (town, county, state) Maysel, Clay, West Virginia

4. Project and subsidy description:

Ten units elderly FmHA 515 with a common facility. Units are efficiencies and one bedroom. Financied at between 7 1/4% and 1%. A $75,000 grant from the Bendum Foundation is being used to reduce the mortgage.

5. Applicant's previous experience and background:

None. The applicant is being aided by Mr. Tom Frazier from the West Virginia Commission on the Aging.

6. Total development cost per unit : $ 16,200.00

Total costs:

$ 5,000	Land
20,000	Improvements
132,540	Construction
5,000	Other

7. Monthly housing cost to family:

Mortgage/Rental	$ 35/1 efficiency; $45/1 bedroom
Taxes and Insurance	$ waived
Utilities	$ included
TOTAL	$ 35/efficiency; $45/ 1 bedroom

8. Adjusted family income needed to support these monthly housing costs, (Assuming a family uses 25% of its adjusted income for housing) $ 1,680.00

OEO income guidelines for a family of 2 are $2,600.00

9. Loan request:

A. Amount requested $ 30,000.00

Breakdown (land, fees, etc.)

Interim Financing	$ 30,000.00
Pending receipt of the	$
foundations' funds	$

B. Date of initial outlay May 10

Initial drawdown amount $ 30,000.00

10. Recommended security:

Promissory note from the Bendum Foundation and the West Virginia Commission on the Aging.

11. Applicant's Affirmative Action Program:

Special efforts were made to have fifteen small local contractors bid on the project.

12. Staff Recommendation: Approve

1. This is the first 515 project in West Virginia. The Commission on Aging is the most active state-wide group interested in low cost housing. With assistance, they will develop more housing.

2. Unless the loan is made, the initial mortgage will have to be changed, thereby altering the original budget and rent-up projections, and forcing the project to rent up with higher income families.

Revised 4/26/72

HOUSING ASSISTANCE COUNCIL

Loan Request Summary

221D3 - 100% Rent Supplement

1. Applicant Rural Housing Improvement, Inc.

2. Kind of organization OEO Funded HDC

3. Project site (town, county, state) Athol (Worcester) Mass.

4. Project and subsidy description:

Proposed new construction of 70 units for cooperative ownership under the Rent Supplement program. This will be accomplished on two separate tracts in close proximity.

5. Applicant's previous experience and background:

1. FHA - Sec. 235 - 8 units
2. Sec. 23 lease housing - 3 units
3. FmHA Sec. 502 - 92 units (Homeownership)
4. FmHA Sec. 515 - 1 unit (Rental)

6. Total development cost per unit : $ 21,500

Total costs:

26,000	Land
---	Improvements
1,260,000	Construction
214,000	Other (carrying charges)

7. Monthly housing cost to family:

Mortgage/Rental	$ 75.00
Taxes and Insurance	$ n/a
Utilities	$ n/a
TOTAL	$ 75.00

8. Adjusted family income needed to support these monthly housing costs, (Assuming a family uses 25% of its adjusted income for housing) $ 3600

OEO income guidelines for a family of 5 are 4,700

9. Loan request:

A. Amount requested $ 82,185

Breakdown (land, fees, etc.)

Land option	2,600
Land purchase	$ 23,400
Engineering fees	7,600
Architect fees	$ 26,460
Legal and organ.	2,625
FHA application fee	$ 4,500
FNMA comm. fee	15,000

B. Date of initial outlay Immed. after committee approval on April 27, 1972

Initial drawdown amount $ 7,200

10. Recommended security:

First mortgage on both tracts of land.

11. Applicant's Affirmative Action Program:

The project will be put to bids to small local contractors.

12. Staff Recommendation:

Recommend that the request of 82,185 be approved. Cost reduction or increases occuring from FHA review, will be prorated and reflected in the seed money requested by RHI. The initial draw be provided immediately upon the execution of an option agreement which will satisfy RHI and HAC if RHI is unable to produce the project.

HOUSING ASSISTANCE COUNCIL

Loan Request Summary

221 D3 - 100% Rent Supplement

1. Applicant Rural Housing Improvement, Inc.

2. Kind of organization OEO Funded HDC

3. Project site (town, county, state) Orange (Worcester) Mass.

4. Project and subsidy description:

Four basically sound structures to be rehabilitated into 25 multifamily units under Rent Supplement program.

5. Applicant's previous experience and background:

RHI has produced:

1. FHA Sec. 235 - 8 units
2. Sec. 23 lease housing - 3 units
3. FmHA Sec. 502 - 92 units (Homeownership)
4. FmHA Sec. 515 - 1 unit (Rental)

6. Total development cost per unit : $ 14,000

Total costs:

50,000	Land (acquisition price)
------	Improvements
251,173	Construction
48,827	Other (cost & legal expense)

7. Monthly housing cost to family:

Mortgage/Rental	$ 72.00
Taxes and Insurance	$ n/a
Utilities	$ n/a
TOTAL	$ 72.00

8. Adjusted family income needed to support these monthly housing costs, (Assuming a family uses 25% of its adjusted income for housing) $ 3456

OEO income guidelines for a family of 5 are 4,700

9. Loan request:

A. Amount requested $ 59,000

Breakdown (land, fees, etc.)

Acquisition Cost	$ 45,000
Option	5,000
Legal and/or Organ.	$ 2,000
Architectural fee	5,810
FHA application	$ 1,050

B. Date of initial outlay Immed. after committee approval on April 27, 1972

Initial drawdown amount $ 6,100

10. Recommended security:

First mortgage on properties

11. Applicant's Affirmative Action Program:

The project will be put out to bids to small local contractors.

12. Staff Recommendation:

Recommend that the request for $59,000 be approved. The initial draw be provided immediately upon the execution of an option agreement which provides for refund of option if the RHI is unable to produce the project.

HOUSING ASSISTANCE COUNCIL

Loan Request Summary

221 D3 Rent Supplement - 100% RS

1. Applicant Rural Housing Improvement, Inc.

2. Kind of organization OEO Funded HDC

3. Project site (town, county, state) Gloucester (Essex) Mass.

4. Project and subsidy description:

Proposed new construction of 20 units of rental housing under the rent supplement program. Two separate tracts are involved, but they are within close proximity.

5. Applicant's previous experience and background:

1. FHA - Sec. 235 - 8 units
2. Sec. 23 lease housing - 3 units
3. FmHA Sec. 502 - 92 units (homeownership)
4. FmHA Sec. 515 - 1 unit (Rental)

6. Total development cost per unit : $ ---

Total costs:

15,000 Land

---- Improvements

---- Construction

---- Other

7. Monthly housing cost to family:

Mortgage/Rental $ --

Taxes and Insurance $ n/a

Utilities $ n/a

TOTAL $ --

8. Adjusted family income needed to support these monthly housing costs, (Assuming a family uses 25% of its adjusted income for housing) $ ---

OEO income guidelines for a family of _____ are _____

9. Loan request:

A. Amount requested $ 27,100

Breakdown (land, fees, etc.)

Land option	2,000
Land purchase	$ 13,000
Engineering fees	600
Legal & Organ	$ 1,000
Architect fees	4,000
FHA application fee	$ 1,500
FNMA Comm. fee	5,000

B. Date of initial outlay Immed. after committee approval on April 27, 1972

Initial drawdown amount $ 3,350

10. Recommended security:

11. Applicant's Affirmative Action Program:

Bids on the project will be solicited from local small contractors.

12. Staff Recommendation:

Recommend approval of $3,350 to be used to gain control, and to develop a planning site plan (required by zoning board) for zoning change on commercial site. The initial draw indicated in 9B should be the limit approved at this time. Approval of the total request would be premature in the absence of a date for zoning action, and approval of the Board of Selectmen for Rent Supplement.

HOUSING ASSISTANCE COUNCIL

Loan Request Summary

1. Applicant Rural Housing Improvement, Inc.

2. Kind of organization OEO Funded HDC

3. Project site (town, county, state) Templeton (Worcester Co.) Mass.
population - 5,799

4. Project and subsidy description:

Proposed new construction of 50 units of cooperative homeownership housing under the rent supplement program. This will be accomplished on a single tract of land.

5. Applicant's previous experience and background:

1. FHA - Sec. 235 - 8 units
2. Sec. 23 lease housing - 3 units
3. FmHA Sec. 502 - 92 units (Homeownership)
4. FmHA Sec. 515 - 1 unit (Rental)

6. Total development cost per unit : $ 23,087

Total costs:

$ 20,000	Land	
-----	Improvements	
983,355	Construction	
151,000	Other	(carrying charges)

7. Monthly housing cost to family:

Mortgage/Rental	$ 92.50
Taxes and Insurance	$ n/a
Utilities	$ n/a
TOTAL	$ 92.50

8. Adjusted family income needed to support these monthly housing costs, (Assuming a family uses 25% of its adjusted income for housing) $ 4,440

OEO income guidelines for a family of 5 are 4,700

9. Loan request:

A. Amount requested $ 66,429

Breakdown (land, fees, etc.)

Land option	2,000
Land purchase	$ 18,000
Engineering fees	8,657
Legal and organ.	$ 2,020
Architect fees	20,746
FHA Application fee	$ 3,463
FNMA Comm. fee	11,543

B. Date of initial outlay n/a

Initial drawdown amount $ n/a

10. Recommended security:

none

11. Applicant's Affirmative Action Program:

n/a

12. Staff Recommendation: defer

In the absence of a site which can be identified with the loan request, it is recommended that the request in its present form be rejected. Subsequent to this application the applicant has suggested funds to be used to locate sites and negotiate effectively with. I recommend that the applic[illegible] revise his request to reflect his specific purpose.

Revised 4/26/72

HOUSING ASSISTANCE COUNCIL

Loan Request Summary

1. Applicant Inter-County Community Action Council, Inc.

2. Kind of organization Community Action Agency

3. Project site (town, county, state) 7 counties in Northwestern, Minn.

4. Project and subsidy description:

(a) Organize a Regional Housing Authority and assist with management, and development during the first year of administration.

(b) 100% subsidy under Federal Annual Contribution Contract (public housing).

(c) Matching fund request

46%	- Grant from OEO	=	50,000
34%	- HAC loan	=	35,000
20%	- St. Hsg. Fin. Agency	=	20,000
			105,000

5. Applicant's previous experience and background:

(a) Responsible for background work in getting legislation for Regional Housing Authorities passed.

(b) Organized the housing authority which is now operational. Provided initial management.

(c) Letters of support from all county commissioners of counties involved as well as congressmen and senators.

6. Total planning cost per unit : $ 105,875

Total costs:

2 year program, 38,273 first year; 67,602 2nd year. Increase in second year cost represent additional staff and consultants fees required for project development planning in contrast to organizational work required in first year.

7. Monthly housing cost to family:

Mortgage/Rental $ _____

Taxes and Insurance $ _____

Utilities $ _____

TOTAL $ _____

N/A

Request for development planning - no specific housing planned at this point to provide costs. Will be public housing income limits.

8. Adjusted family income needed to support these monthly housing costs, (Assuming a family uses 25% of its adjusted income for housing) $ _____

OEO income guidelines for a family of _____ are _____

Public Housing income limits.

9. Loan request: HAC share

A. Amount requested $ 35,000

Breakdown (land, fees, etc.)

Consultants	$ 20,000
Development planning	$ 15,000
	$

B. Date of initial outlay conditional - see recommendations

Initial drawdown amount $ _____

10. Recommended security:

Administrative contract signed by the Regional Housing Authority and approved by HUD.

11. Applicant's Affirmative Action Program:

Civil Rights compliance required for all public housing programs, but no minority participation in planning.

12. Staff Recommendation: Conditional approval based on the following

a. OEO grant approval
b. State Housing Finance Agency Grant.

Disbursement of HAC funds only to be made upon an administrative contract being approved by HUD and executed between the authority and the CAP agencies.

13. Feasibility

Approvable (HUD) Development Planning Costs - $ 400 PUM
Approvable (HUD) Development Administrative costs - up to $100 PUM
HAC 35,000 loan would require a HUD approved program application for 500 units at $70 PUM.

Revised 4/26/72

HOUSING ASSISTANCE COUNCIL

Loan Request Summary

1. Applicant Gwinnett Nonprofit Housing Corporation

2. Kind of organization Housing Development Corporation

3. Project site (town, county, state) Dacula (Gwinnett) Ga.

4. Project and subsidy description:

   The project will be new construction of FmHA Sec. 515 for lease to housing authority; FmHA Sec. 502 - homeownership and FHA Sec. 235 interest subsidy program.

   32 units - 502 Int. credit to families within OEO guides.
   15 units - 515 leased to LHA.
   3 units - Conventional (savings & loan) - trying to effect an economic mix

5. Applicant's previous experience and background:

   No previous experience provided. Application for Sec. 236 proposal being processed by FHA. It will include leasing to the LHA. The project director is an architect and has excellent background in the land development process.*

6. Total development cost per unit : $ 14,500

   Total costs:

39,635	Land
50,365	Improvements
625,000	Construction (dwellings)
10,000	Other

7. Monthly housing cost to family:

Mortgage/Rental	$ 43.50
Taxes and Insurance	$ 16.25
Utilities	$ 25.25
TOTAL	$ 85.00

8. Adjusted family income needed to support these monthly housing costs, (Assuming a family uses 25% of its adjusted income for housing) $ 4080

OEO income guidelines for a family of 5 are 4,700

9. Loan request:

A. Amount requested $ 64,721

Breakdown (land, fees, etc.)

Land purchase	$ 39,635
Engineering	7,650
Legal	$ 100
Water main	$ 17,336**

B. Date of initial outlay Prior to 5/1/72

Initial drawdown amount $ 47,640

10. Recommended security:

R. E. mortgage. HAC to be repaid partially from sale of first 20 lots, and in full from closing of FmHA Site Development Loan. (HAC loan will provide, 1) purchase of site, 2) engineering, and 3) water service for first 20 or 21 lots. Road and balance of water service will be provided by FmHA site loan).

11. Applicant's Affirmative Action Program:

None provided. 1/3 of board members are low income. Chairman is a black minister.

12. Staff Recommendation:

Recommend the loan subject to development of a definitive affirmative action program. We recognize that the 502 programs will only hit the upper portion of OEO income guides. The nonprofit is moving toward a close working relationship to the LHA and we believe this should be supported.

*Have agreement with LHA to move some families out of public housing into the 236 project, and replace them with very low income families. LHA currently not able to remove ineligible families out. No place to go.

**Estimate may be high.

Revised 4/26/72

HOUSING ASSISTANCE COUNCIL

Loan Request Summary

1. Applicant Builder's Cooperative, Inc.

2. Kind of organization Cooperative Construction Company (OEO Funded)

3. Project site (town, county, state) Two Indian Reservations-Cattarau New York

4. Project and subsidy description:

Construction of sixty units of public housing on two reservations. This will be Turnkey III.

This is an Indian controlled firm, trying to use waiver provision of HUD's regulations. This would eliminate required bidding procedure.

5. Applicant's previous experience and background:

Constructed forty houses - 502 FmHA, Cheese Factory and homes sold without subsidy.

6. Total development cost per unit : $ 20,000 - approximately

Total costs: $ 1,200,000

_____ Land

_____ Improvements

_____ Construction

_____ Other

7. Monthly housing cost to family:

Mortgage/Rental $ _____ Public Housing Limits

Taxes and Insurance $ _____

Utilities $ _____

TOTAL $ _____

8. Adjusted family income needed to support these monthly housing costs, (Assuming a family uses 25% of its adjusted income for housing) $ _____

OEO income guidelines for a family of _____ are _____

9. Loan request:

A. Amount requested $ 199,000 Estimate

Breakdown (land, fees, etc.) See Below

_____ $ _____

_____ $ _____

_____ $ _____

B. Date of initial outlay _____

Initial drawdown amount $ _____

10. Recommended security:

11. Applicant's Affirmative Action Program:

Firm is 80% Indian membership.

12. Staff Recommendation:

Recommend approval based on achieving waiver and being named developer by HUD.

9. A. Breakdown (land fees, etc.)

Bond Premium Fee	$ 18,000	
Bond Indemnification	120,000	- Deposit
Construction Supervisor's Contract	18,000	
2% Working Capital	24,000	
Architectual Fee	10,000	
Consulting Contract	9,000	
	$ 199,000	

HOUSING ASSISTANCE COUNCIL

Loan Request Summary

1. Applicant Payne & Noble Housing Development Corporation

2. Kind of organization Housing Development Corporation

3. Project site (town, county, state) Stillwater, Oklahoma

4. Project and subsidy description:
Project is a proposed new construction under Section 236. It will consist of Eff - 1-2-3-4 bedrooms. Rent supplement for 20% of the units has been requested, but will be contigent upon the site being annexed to the city (site is now not in city boundary). City is approved for RS, Payne County has no approval for RS.

5. Applicant's previous experience and background:

Processed - 33 - FmHA Sec. 502 applications
Rehabilitated - 6 - FHA Sec. 235 homes
Co-sponsor - 85 units - FHA Sec. 236 project
Consultant for three projects comprising 175 units - Sec. 236 promoted and organized housing authorities in four Oklahoma.

6. Total development cost per unit : $ 12,940

Total costs:

$ 50,000	Land
58,067	Improvements
847,279	Construction
133,512	(Carrying charges)
8,250	Other(consultant fee
3,000	(Legal & Organ. fee)

7. Monthly housing cost to family:

~~Mortgage~~/Rental	$ 112.82	Average Sec. 236	(2 Br unit)
	76.86	Rent Supplement	(2 Br unit)
Taxes and Insurance	$ ---		
Utilities	$		
TOTAL	$ same		

8. Adjusted family income needed to support these monthly housing costs, (Assuming a family uses 25% of its adjusted income for housing) $ 3,690 RS - 5,413 Sec. 236

OEO income guidelines for a family of 4 are $4,000

9. Loan request:

A. Amount requested $ 3,300

Breakdown (land, fees, etc.)

Firm Commitment Fee	$ 3,300
n/a	$ -----
n/a	$ -----

B. Date of initial outlay Immediately following approval

Initial drawdown amount $ 3,300

10. Recommended security:

11. Applicant's Affirmative Action Program:
Not submitted at this time
The selected contractor will recruit minority workmen and assist small contractors.

12. Staff Recommendation:

Recommend the loan request be approved, however, contingent upon approval for RS in Payne County, or annexation of the site to the city where there currently is RS approval. This recommendation for approval is also contingent upon approval of at least 20% of the units by FHA for Rent Supplement.

HOUSING ASSISTANCE COUNCIL

Loan Request Summary

1. Applicant Northwest Nebraska Housing Development Corporation

2. Kind of organization Nonprofit HDC

3. Project site (town, county, state) Gordon, Sheridan, Nebraska

4. Project and subsidy description:

Propose to construct twenty-five homes scattered sites under FmHA 502 program. Labor will be both self-help and subsidized Operation Mainstream.

5. Applicant's previous experience and background:

Have completed one house under FHA 235. Executive Director of HDC is a former construction man.

6. Total development cost per unit : $ 10,000

Total costs:

$ 600	Land
1,000	Improvements
8,400	Construction
	Other

7. Monthly housing cost to family:

Mortgage/Rental	$ 30.00
Taxes and Insurance	$ 25.00
Utilities	$ 25.00
TOTAL	$ 80.00

8. Adjusted family income needed to support these monthly housing costs, (Assuming a family uses 25% of its adjusted income for housing) $ 3,840.00

OEO income guidelines for a family of 4 are $4,000

9. Loan request:

A. Amount requested $ 27,625

Breakdown (land, fees, etc.)

Land	$	15,000
Architect & Engineering	$	11,125
Filing fees	$	1,500

B. Date of initial outlay May - June 1972

Initial drawdown amount $ _____

10. Recommended security:

First mortgage

11. Applicant's Affirmative Action Program:

Applicant intends housing to serve native americans who have recently identified housing to be one of their major needs in the area.

12. Staff Recommendation:

Recommend approval of an initial amount of $7,000 with a progress review after two months to evaluate the need for more money.

Revised 4/26/72

HOUSING ASSISTANCE COUNCIL

Loan Request Summary

1. Applicant Marion County Housing Authority

2. Kind of organization Public Housing Authority

3. Project site (town, county, state) Salem, Marion, Oregon

4. Project and subsidy description:
500 units of Sec. 514-516 Farm Labor Housing
90% grant - 10% loan at 1% interest
Marion County, Oregon, is 6th heaviest user of migrant labor of counties in U. S. Units not to be all in one place.

5. Applicant's previous experience and background:

Operates 200 units leased housing. Authority began Jan. 16, 1970. Director is very capable with city manager background. Have applications in at HUD Regional Office for 800 Sec. 23 units and 300 Turnkey units.

6. Total development cost per unit : $ 13,000 (anticipated)

Total costs:

_____ Land

_____ Improvements

_____ Construction

_____ Other

NOT COMPLETE. SEE STAFF RECOMMENDATION.

7. Monthly housing cost to family: will be determined by final cost estimates.

Mortgage/Rental $ _____

Taxes and Insurance $ _____

Utilities $ _____

TOTAL $ _____

Preliminary indications of range from $ 40 - $60

Will not exceed 25% of family income.

Will provide payment in lieu of taxes

Monthly cost per unit on 514 Loan Amortization = $4.00

(Assuming $40 payment)

8. Adjusted family income needed to support these monthly housing costs, (Assuming a family uses 25% of its adjusted income for housing) $ 2,016 for family of two.

OEO income guidelines for a family of 2 are $ 2,600

9. Loan request:

A. Amount requested $ 14,595 *

Breakdown (land, fees, etc.)

Legal fees	250	
Land Options	$ 1,000	
Architectural & Legal	$ 4,750 **	see below
Land expediting, loan packaging, & consultative services	$ 8,595 ***	

B. Date of initial outlay May , 1972

Initial drawdown amount $ 7,430

10. Recommended security:

Promissory note since it is a public body.

11. Applicant's Affirmative Action Program:

*Not yet developed. Only 1.6% non-white in county. Second portion of application is for HAC to fund an escrow arrangement in lieu of bonding and the authority will pledge to work energetically toward using small and/or minority contractors. FmHA has agreed to entertain bonding alternatives. Without this aid an affirmative action position would be theoretical for a project of this scale. Contracts can be scaled into separate phases.

12. Staff Recommendation:
Recommend Approval

(a) **Negotiating for a 4.6% architectural contract that will include all engineering except survey. (State AIA minimum is 6.9%). Also negotiating for further reduction in fees on repetitive work.

(b) ***This LHA receives no HUD administrative funding. Need these funds to locate sites and develop the project. Receiving TA and help from FmHA, State Health Department, Labor Department, etc.

(c) State of Oregon is working hard to increase funding for Sec. 516. Authority Director has backing to and including Governor.

(d) Establishing a consumer advisory committee which is to be composed of migrant farm workers and ex-migrant farm workers.

HOUSING ASSISTANCE COUNCIL

Loan Request Summary

1. Applicant Thames Valley Council for Community Action, Inc.

2. Kind of organization Nonprofit Housing Development Corp.

3. Project site (town, county, state) New London County, Connecticut

4. Project and subsidy description:

Rehabilitation of units under 235 and 502 and 236 programs.

5. Applicant's previous experience and background:

Has completed rehabilitation of 12 units under the 235 program. 26 units are under construction or out to bid.

6. Total development cost per unit : $_____ See Attachment #1

Total costs:

_____ Land

_____ Improvements

_____ Construction

_____ Other

7. Monthly housing cost to family:

Mortgage/Rental $ _____

Taxes and Insurance $ _____

Utilities $ _____

TOTAL $ _____

8. Adjusted family income needed to support these monthly housing costs, (Assuming a family uses 25% of its adjusted income for housing) $ _____ See Attachment #2

OEO income guidelines for a family of 5 are $4,700

9. Loan request:

A. Amount requested $ 200,000

Breakdown (land, fees, etc.) Not Available

_____ $ _____

_____ $ _____

_____ $ _____

B. Date of initial outlay _____

Initial drawdown amount $ _____

10. Recommended security:

11. Applicant's Affirmative Action Program:

12. Staff Recommendation:

Turndown until further specific information on use of funds is obtained.

March 1972

ATTACHMENT #1

HOUSING

Property Address	Purchase Price	Cost of Rehab.	Total Cost
46 Union Street, Norwich (1)	$ 2,000.00	$ 9,641.00	$ 11,641.00
52-54 Union Street, Norwich (2)	4,000.00	11,300.00	15,300.00
242 Laurel Hill Ave., Norwich (2)	6,000.00	14,000.00	20,000.00
11 Utica Court, Groton (1)	3,500.00	13,268.00	16,768.00
35 Green Avenue, J. C. (1)	8,096.53	8,718.67	16,815.20
6 Louden Avenue, Pawcatuck (1)	3,075.11	14,932.01	18,007.12
40-42 Slater Avenue, J. C. (2)	4,889.08	20,172.22	25,061.30
33 Belden Street, N. L. (2)	8,249.49	16,151.94	24,401.43
36 Cape Ann Court, N. L. (1)	6,421.70	7,178.30*	13,600.00
Rt. 163, Montville (2)	6,542.02	19,657.98*	26,200.00
53-55 Prest Street, N. L. (3)	3,959.50	25,000.00*	28,959.50
6 Mechanic Street, J. C. (1)	13,334.54	6,465.46*	19,800.00
62-64 Mechanic Street, J. C. (2)	8,501.67	20,500.00*	29,001.67
58 Mechanic Street, J. C. (1)	7,501.66	10,520.84*	18,022.50
60 Mechanic Street, J. C. (1)	6,001.67	10,627.00*	16,623.67
110-112 Mathewson St., J. C. (2)	12,908.05	9,290.00*	22,198.05
27 Konomoc Street, N. L. (1)	7,102.17	5,218.00*	12,320.17
Mechanic/Mathewson St., J. C. (1)	8,300.00	9,964.75*	18,264.75
73 Belden Street, N. L. (2)	4,802.51	20,214.00*	25,016.51
28 Belden Street, N. L. (3)	16,174.00	13,918.00*	30.092.00
133 Fog Plain Road, Waterford (2)	16,271.21	8,485.00*	24,756.21
26-34 Mechanic St., J. C. (7)	18,517.92	123,500.00* combines	160,035.84
114-120 Mathewson St., J. C. (4)	18,017.92		
TOTALS	$ 193,166.75	$ 398,723.17	$ 591,889.92

*Estimated Cost of Rehab.

(#'s indicate family units)

OCCUPANTS - SALES & RENTALS

Address	Race	No. Children in family	Income	% Welfare	Occupation	Misc. Information
110-112 Mathewson St., Jewett City	Caucasian	3	$4,784.		Payroll Clerk	
114 Mathewson St., Jewett City	Caucasian	3	N/A	100%		
6 Mathewson St., Jewett City	Caucasian	3	Unavailable		Both husband and wife working	
118 Mathewson St., Jewett City	Caucasian	4	6,053		Coater-Pervel Indus.	
120 Mathewson St., Jewett City	Caucasian	4	4,500		Scrap metal	
40 Slater Ave., Jewett City	Caucasian	1	4,800.		Lifting and loading	
Slater Avenue, Jewett City	Caucasian	4	3,936	100% $328. mo. State Welf.		Separated
28 Belden St., New London (2nd floor)	Black	3	4,500	Partial AFDC	Secretary	
28 Belden St., New London (1st floor)	Black	0	8,000.		Pfizer	

DATE: February 29, 1972

OCCUPANTS - SALES & RENTALS

Address	Race	No. Children in family	Income	% Welfare	Occupation	Misc. Information
3 Belden St., ew London (1st floor)	Black	0	4,160.	N/A	Domestic help	
3 Belden St., ew London (2nd floor)	Black	7	4,749.	100% $395.75 mo.		
echanic St., wett City	Caucasian	3	8,000. (income of two families)	N/A	Rubbish collectors father/son-in-law	
Mechanic St., wett City	Caucasian	0	3,900		Rubber worker	
Mechanic St., wett City	Caucasian	2	5,600		General maintonance	
Mechanic St., wett City	Caucasian	1	4,800		Material handler/ Pervel Indus.	
Mechanic St., ott City	Caucasian	2	6,800		United Nuclear	
Grove Ave., wich	Caucasian	8	N/A	100%	Housewife	
Fog Plain Road, orford (rear)	Caucasian	6	4,160		Wife-nurses's aid	

OCCUPANTS - SALES & RENTALS

Address	Race	No. Children in family	Income	% Welfare	Occupation	Misc. Information
133 Fog Plian Road, Waterford (front)	Caucasian	2	$8,060.		Dairy	
Route 163, Montville	Black	3	8,300		Pressman Wife/ part time sales	
53-55 Prest St., New London (1st floor)	Black	4		$417. mo. child support		
53-55 Prest St., New London (2nd floor)	Black	5	N/A	100%		
53-55 Prest St., New London (3rd floor)	Black	8	6,000		Chemical operator	
35 Green Ave., Jewett City	Caucasian	3	5,700 1,300 over/ time		Highway maintenance	
6 Louden Ave., Pawcatuck	Caucasian	5	6,000 plus		Mechanic	Works part time various jobs for additional inc
36 Cape Ann Ct., New London	Caucasian	2	4,628 1,800 child support			Seamstress

(Not originally submitted to the committe

HOUSING ASSISTANCE COUNCIL

Loan Request Summary

1. Applicant United Migrants For Opportunity Inc.

2. Kind of organization Multi-Purpose Nonprofit Migrant Assistance

3. Project site (town, county, state) Saginaw - population 91,844

4. Project and subsidy description: Purchase land and package 502 loans, self-help or low cost construction.

5. Applicant's previous experience and background:

Securing migrant emergency housing and securing migrant permanent housing.

6. Total development cost per units: $_____

Total costs:

$6,500 Land

_____ Improvements

_____ Construction

_____ Other

7. Monthly housing cost to family:

Mortgage/Rental $ _____

Taxes and Insurance $ _____

Utilities $ _____

TOTAL $ _____

8. Gross family income needed to support these monthly housing costs, (Assuming a family of ____ that uses 25% of its adjusted income for housing) $_____

OEO income guidelines for a family of ____ are ____

All families are within OEO income guidelines

9. Loan request:

A. Amount requested $ 6,500

Breakdown (land fees, etc.)

Land	$ 6,500
	$
	$

B. Date of initial outlay _____

Initial drawdown amount $_____

10. Recommended security: First mortgage

11. Applicant's Affirmative Action Program:

Local minority contractors will be used.

12. Staff Recommendation:

Approve:
1. Technical assistance
2. Follow-up

(Not originally submitted to the committe

HOUSING ASSISTANCE COUNCIL, INC.

Loan Summary Application

1. Applicant: Missouri Housing Alliance Corporation

A. BACKGROUND:

At the present time, the Army Corps of Engineers has authorization to construct four major reservoirs in the State of Missouri. In time, construction of these reservoirs will flood areas presently occupied by nearly 900 individual homes. The Missouri Housing Alliance Corporation's (Mo-HAC) proposal addresses itself to the first reservior under construction, known as the Truman Reservoir. The site to be flooded, a map of which is attached, originally contained 384 farm homes. Of these, 307 are estimated to be both movable and fixable. 160 to 180 units have already been sold or salvaged by private contractors. There are 120 units remaining which Mo-HAC is proposing to purchase, move, rehabilitate and relocate to communities surrounding the Truman Reservior site.

The Mo-HAC has negotiated an agreement with the Army Corps of Engineers whereby all further units in the Truman Reservoir site will be reevaluated and sold on a block basis to Mo-HAC. Authority to negotiate for the sale of these units has been passed on by the Army Corps of Engineers to the supervisor in charge of the Truman Reservior site who is actually located there. The structures will be moved from the reservoir site by a private contractor who has had previous experience in house moving. The houses will be moved to the towns of Clinton, Windsor, Deepwater, Appleton, Lowery, Rockville, Osceola, and Lincoln, (The location of these towns is marked on the attached map). All of these towns are located within a maximum 20 mile radius of the proposed reservior. The Mo-HAC has presentlyidentified 174 available and developed sites onto which the houses can be moved.

The Missouri Associated Migrant Opportunity Services (MAMOS) program is presently funded by the Department of Labor to conduct an on-the-job training program (O.J.T.). MAMOS has committed thirty of these O.J.T. slots to this project.

B. PROGRAM STAFFING:

The director of the program for the Missouri Housing Alliance is Mr. Roger Elsinger, most recently the director of MAMOS', Mobilization of Resources grant. Previously, Mr. Elsinger spent two years on the staff of the Rural Housing Alliance. He has been instrumental in conceiving this program and in coordinating its development to this time. His primary responsibilities as director of the state-wide Housing Development Corporation will be the effective coordination of the various resources needed to carry out

the rehabilitation program at the Truman Reservoir, as well as to prepare the development of the other reservior sites.

Coordinating the actual on site activities will be Mr. Logan Stoudt, who for the past four years has served as the Director of the on-the-job training program with the West Central Missouri Rural Development Corporation, and who previously was a general contractor, with twenty years of experience, in the Kansas City Metropolitan Area. In addition, there will be an assistant director four construction supervisors, each with a crew of eight trainees, two field workers, primarily assigned to the Farmer's Home Administration for loan processing, a secretary and a bookkeeper. Funding for all but the OJT trainees is being provided through a 14 months grant from the Rural Housing Alliance.

C. COST:

Purchase of House (Average)[1]	[2]	$ 500.00
Purchase of Site (Developed with utilities)		1,200.00
Moving Cost (Average)		700.00
Rehabilitation Cost (Average)		4,600.00
Total		$ 7,000.00

[1] Actual purchase price of the individual houses may turn out to be lower depending on final negotiations with the Army Corps of Engineers.

[2] Site Costs are based upon the cost of developed sites within the following cities:

Appleton City	$600 to $900
Clinton	$900 to $2,000
Deepwater	$600 to $900

D. MONTHLY COST TO FAMILIES:

Monthly Amortization based upon a $7,000 mortgage at

1%	$ 21.00
Insurance & Taxes per month	9.00
Utilities per month	20.00
Total	$ 50.00

Based upon the requirements that no more than 25% of a family's income be spent towards housing, families with an adjusted annual income of $2,400 and up will be eligible for these loans. These income levels are well within the O.E.O. income guidelines. It should be noted that the annual median family income in this rural area in 1966 was $3,662.00.

E. RECRUITMENT OF FAMILIES:

Individual families for this project will be recruited from the nine county area, served by a local Community Action Agency. At the present time, the CAA has identified 780 heads of households who are seasonal farm workers and most of whom are within the O.E.O. income guidelines. Non-seasonal farm workers are present in substantially greater numbers. (HAC has been provided with a li of some 40 specific families which have been identified by the CAA in the area.) In addition to the recruiting by the CAA the Housing Development Corporation will use its two Farmer's Home Administration workers in recruiting families for this project. These field workers will also do the initial screening and processing of the Farmer's Home Administration applications.

F. LOAN REQUEST FROM HAC:

Land Acquisition Revolving Fund	$30,000.00
Land Option Fund	5,000.00
Material Inventory Fund (10 houses)	50,000.00
Total Loan Request	$85,000.00

This fund will enable Mo-HAC to purchase up to a maximum of 60 lots; option up to 25 lots; and have a material inventory of up to 12 houses.

The Missouri Housing Alliance is requesting an initial drawdown of $43,400.00. This is based on a 6 house initial development.

Purchase of 6 houses at $500 per house	$ 3,000.00
6 sites at $1,200 per site	7,200.00
Moving and Reh'b Cost for 6 houses @ $4,000 per house	24,000.00
Sub-Total	$ 34,200.00
25 Options at $200 per option	5,000.00
Total	$ 39,200.00

Due to the impending reservoir construction the cost of properties in the immediate area is escalating. The ability to place a large number of properties under option will enable the Mo-HAC to maintain the property cost within the projected amounts.

This initial drawdown will enable MO-HAC to operate until August 1st., 1972 at which time it is anticipated that the project will be in full operation. Prior to any additional funds being disbursed, the Housing Assistance Council will require an evaluation of the project's progress. If necessary this will include an on-site visit.

Further monitoring of the project will be done by the Rural Housing Alliance which is providing the administrative funds for Mo-HAC. Rural Housing Alliance's monitoring will include frequent on-site visits.

G. METHOD OF SECURING LOAN:

It is recommended that the initial units and lots purchased by Mo-HAC with HAC monies, be secured by first mortgages. Subsequently, pending an initial evaluation, HAC will secure the loan by a promissory note agreement from Mo-HAC. Although the assignment of individual mortgages to HAC would offer greater security, potentially the transfer of 120 individual titles may amount to substantial legal fees. These can and should be avoided if the project is properly monitored.

H. STAFF RECOMMNEDATIONS:

It is recommended by the staff that:

1.) HAC approve a revolving loan fund of $85,000 to the Missouri Housing Alliance Corporation.

2.) That an inital drawdown of $43,800 be disbursed by April 20th., 1972.

3.) That subsequent monies be made available upon a review of the project's progress.

4.) That Mo-HAC provide HAC with the name of the moving contractor and endorsements of his capabilities.

5.) That Mo-HAC provide HAC with a copy of their affirmative action plan, and an outline describing its application to this project.

6.) That Mo-HAC provide HAC with a first mortgage on all initial purchases made with HAC funds. Following a HAC review of the project, the loan security arrangements may be renegotiated.

7.) That Mo-HAC provide, for each house purchased, a statement certifying that they have inspected the house and that it can be rehabilitated within the estimated projected costs.

8.) That Mo-HAC submit to HAC a monthly progress report which shall include a breakdown of expenditures made during that month.

HAC-Loan
Committee Mtg.

December 7, 1972

Mr. Clarence Richardson
Housing Assistance Council
1601 Connecticut Avenue, NW
Washington, D. C.

Dear Clarence,

This letter is written in reference to our recent conversations at the Second National Rural Housing Conference and by phone, concerning the PLBA Development Corporation's request for a housing development loan from HAC.

At present one of the gravest problems facing the PLBA Development Corporation in our housing effort, is engineering and approval of a water and sanitation system. The Alabama Water Improvement Commission has ruled negatively on the use of Tom's Creek as the outlet for the effluent from out proposed lagoon or treatment plant. There is a need to develop alternative proposals for the sewage disposal system that could meet AWIC approval. A letter from the Alabama Regional Medical Program, whose assistance we have solicited in this matter, indicates some possibilities of relief for this problem.

We would like to request direct assistance, from the Housing Assistance Council in the form of a grant and/or human resources, in solving the technical problems we face in providing a water and sewage system for these houses.

We would also again like to impress upon you and the HAC Loan Committee, the unique aspect of our program, as a total approach to the housing needs of our members. The PLBA Development Corporation is concerned that the loan from HAC will enable us to arrange the landholding and mortgage situation, in such a way as to reserve a portion of the land out of the PLBA Housing Co-op's mortgage with FmHA, for commercial purposes. This land, along Alabama Hgwy. 39, would be held by PLBA Development Corporation for leasing and development. Any returns generated by this commercial activity could be utilized to assist the PLBA Housing Co-op in a. its community recreational facilities operation and b. to supplement the reserve funds of the co-op, to build up a pool that could be used to buy back the equity of co-op members, leaving the area. FmHA feels this equity question is important to making the Rural Cooperative

Housing Loan (Section 515) a viable program.

The PLBA Development Corporation would like to request that HAC recognize the desirability of this flexibility in land acquistion and development as a part of its consideration of our loan. As this commercial property is developed by PLBA Development Corp., HAC's loan will be repaid first from the land use proceeds, and then the other benefits will accrue to the PLBA Housing Co-op. We feel the use of the "development corporation" in tandem with the "housing co-op" is a distinctive tool, to help generate housing for low income people and we hope HAC will endorse this experimental concept.

I am enclosing a list of the names and addresses of persons who have already signed a "subscription agreement" to join the PLBA Housing Co-op. Of these 36 families, more than two thirds have someone in the family employed either at the Federation or at another job. The remaining families are on some form of public assistance and will require help from their own relatives and/or an income supplement program from FSC.

I hope this information is adequate and helpful to you in preparing for the HAC Loan Committee meeting.

Peace,

John Zippert

JZ/fr

Enclosures

cc: Meredith Richardson
Art Campbell

Total Dwelling Units Permitted in Atlanta:

1963 - 9,129	1967 - 4,630
1964 - 3,829	1968 - 5,333
1965 - 2,656	1969 - 5,025
1966 - 2,382	1970 - 5,958 (thru Oct.)

HOUSING RESOURCES COMMITTEE

November 15, 1970

SUMMARY

STATUS OF ACCELERATED LOW-INCOME HOUSING PROGRAM
(Commenced Nov. 15, 1966)

5 yr. Program, 1967-71

Dwelling Units Demolished Under Housing Code:

Nov. & Dec. 1966	- 144
During 1967	- 1,272
During 1968	- 1,053
During 1969	- 1,099
During 1970 (thru Oct.)	- 1,463
	5,031

Goals:				
Established for first 2 yrs.	100%	(57%)	(13%)	(30%)
Same % used for 5 yr. period	16,800	(9,576)	(2,184)	(5,040)

Status	*No. Units		P. H. & TK		FHA		Private Dev. (Conv.)	
	11-15-70	11-15-70	11-15-70	11-15-69	11-15-70	11-15-69	11-15-70	11-15-69
Completed (New Const.)	9,751	6,319	(2,509)	(1,178)	(3,618)	(1,874)	(3,624)	(3,267)
Under Construction	4,211	7,395	(1,513)	(2,343)	(1,205)	(2,052)	(1,493)	(3,000)
In Planning	9,358	5,812	(1,217)	(1,101)	(5,033)	(3,867)	(3,108)	(844)
Total In Sight	23,320	19,526	(5,239)	(4,622)	(9,856)	(7,793)	(8,225)	(7,111)
Plus Leasing Program	1,020	1,015	(1,020)	(1,015)				
Plus Temporary Housing	260	---	(260)	(---)				
	24,600	20,541	**(6,519)	(5,637)				
Increase or Deficit (from 5 yr. Goals)	+7,800	+3,741	***(-3,057)	(-3,939)	(+7,672)	(+5,609)	(+3,185)	(+2,071)

*Figures in this double column are basic and represent the entire program; ( ) in columns to the right, indicated breakdown by programs of figures included in basic columns.

**Includes: 1,020 Authorized for L.P. and 260 Temporary Relocation Units.

***Will require 1,936 additional reservations not yet requested by the City. (See attached P. H. Summary.)
In addition, 27,895 units have been rehabilitated by the Housing Code Division; and 1,392 by the Housing Authority in Urban Renew and NDP areas. (See Note B.)

Note: Includes only units financed under Federal assisted low and medium income housing programs; and units constructed under conventional financing as follows:
Multi-family units costing not more than $10,000, exclusive of land)
Duplex units " " " " $12,000, " " ") @
Single Family " " " " " $15,000, " " ")
@Excludes units known to rent for in excess of maximum rents authorized for the Rent Supplement Program.

Respectfully submitted,

Malcolm D. Jones

Malcolm D. Jones
Administrative Coordinator for Housing

Encls: Summary of Public Housing in Atlanta
Notes

HOUSING RESOURCES COMMITTEE
(SUMMARY OF PUBLIC HOUSING IN ATLANTA)

November 15, 1970

5,874		Existing Units in operation when accelerated program started, Nov. 15, 1966 - filled.
1,140		Units completed under Conventional construction since program started Nov. 15, 1966, as follows:
	*(650)	McDaniel -Glenn Apts., in Rawson-Washington U.R. Project; completed 11-10-68. (Incl. 154 Elderly.)
	(140)	Perry Homes Extension-South of Procter Creek; completed 3-27-69. (Incl. 4 & 5 Bedroom Units.)
	(350)	Units in Thomasville U.R. Project. Completed July 1, 1970. (Includes 16 Elderly.)
6,200		Units reserved to Atlanta by HUD for new construction (and leasing) since program started.

		Completed	Under Construction	In Planning
	(4,099) Allocations made by HA (Permanent and Proposed; TK)			
	Bankhead Courts (Incl. 6 Eld., Completed 1-1-70)	(500)		
	Hollywood Courts (Incl. 6 Eld., Completed 1-1-70)	(202)		
	Gilbert Gardens (Incl. 8 Eld., Completed 2-70)	(220)		
	Leila Valley Apts. (Completed 8-70)	(175)		
	East Lake Meadows (Incl. 150 Eld., Est. compl. 6-20-71)	(164)	(636)	
	Wellswood Apts. (Est. completed 3-1-71)	(108)	(216)	
	Jonesboro Road #1 (Est. completed 3-20-71)		(160)	
	North Avenue-Linden (Bedford-Pine U.R. Project, 283 Eld.)		(353)	
	Jonesboro Road #2 (Est. completed 5-5-71)		(100)	
	3698 Gilbert Road, S. E., (Est. completed 1-28-71)		(48)	
	Bedford-Pine - Linden			(98)
	Pittman-Hilliard Street (Butler Street U.R. Project Eld.)			(98)
	North Avenue - Techwood (Eld.)			(253)
	Kimberly Road near Cascade			(300)
	Campbell Drive, Red Oak, Ga.			(200)
	Boat Rock Road, S. W.			(268)
	TOTALS	(1,369)	(1,513)	(1,217)

	(720)	Approved for temporary use in the leasing program. Units actually under lease - 1,020.
	(1,381)	Not reported as definitely approved or committed as to locations.
300	(300)	Allocated especially for Leasing Program and leased.
		(Total units under lease 1,020. Under annual contributions contract, 1,030.)
260	(142)	Purchased for Temporary Relocation Housing (142 units installed).
7,900		Total units Completed, Under Construction, In Planning, Authorized for Leasing Program, TH in use and Uncommitted.
16,774		Total Public Housing Potential, with current allocations authorized by the A.H.A.
1,936		Additional allocations by HUD needed to meet 5 yr. goal (Not yet requested by City).(9,576+260 TH - 7,900)
18,710		Total Public Housing units, when 5 yr. goal is realized. (Incl. Permanent, Leased and Temporary Housing)

*Figures in ( ) in this column are included in figure above not in ( ).

HOUSING RESOURCES COMMITTEE November 15, 1970

NOTES

A. In addition to the three categories shown on first page of Summary, the Master File includes the following categories: There are 4,224 units Proposed, of which approximately 2,112 can be expected to advance to the In Planning stage. (See Note H.) Also, several Proposed sites exist for which the number of units has not been set. 26,971 units Did Not Materialize, of which 23,782 were included in the previous Summary of August 15, 1970. Thus, 3,651 more units Did Not Materialize than have reached all three categories combined of In Planning, Under Construction and Completed. (The majority of these losses were due to disapprovals of sites, a large portion of which were denials of zoning petitions.) 5,439 units originally listed have been dropped from totals as Did Not Qualify because excessive rentals did not qualify then for low or moderate income housing (See note C.)

B. From November 1966 through December 1969, 29,149 units were reported by the Housing Code Division as repaired (rehabilitated) However, those figures included units found in compliance on original inspection. It is estimated that only 75% of this figure, or 21,862 substandard units, were actually brought into compliance through rehabilitation during that period. 6,033 units were reported as rehabilitated during January through October 1970. Consequently, an estimated total of 21,862 + 6,033 (27,895) units have been actually rehabilitated by the Housing Code Division since this program started. Also since beginning of this program, 960 units have been rehabilitated by the Housing Authority in the West End Urban Renewal area; 90 in Bedford Pine; and 342 in Model Cities. (Total units rehabilitated in U. R. and NDP projects since beginning of this program, 1,392.) These rehabilitated units do not increase the number of housing units available, but do increase the supply of standard units

C. Units in the Private Development (Conventionally Financed) category have been considered for this program only when construction costs (generally taken from Permits) do not exceed $10,000 per multi-family unit, $12,000 per duplex unit and $15,000 per Single-Family unit. Due to insufficient staff, until last summer the Housing Resources Committee was unable to obtain bedroom composition and monthly rentals or sales payments on most of these units. However, when rental of units in this category have been found to exceed maximum amounts authorized for the Rent Supplement Program, they are thus considered beyond the reach of low and moderate income families and consequently have been dropped from the Program (5,439 units to date). Through the services of an Urban Corps Intern on duty with this office last summer, for the first time it was possible to obtain bedroom composition and monthly rents of all units in this category. Consequently, drastic reductions have been made in previous edition of this report in Private Development, (Conventionally Financed) category (where rents and/or sales prices generally appear to be whatever the market will bear). It has also been determined that rents for this category have generally increased $10-15 per month during the last year. Cost to occupants (upper limits) used for this category in this report, excluding utilities costs: Efficiency - $100.00, One Bedroom - $127.50, Two Bedroom - $142.00, Three Bedroom - $165.00, and Four or more Bedrooms - $177.00. Utilities, where not furnished, add an extra $25.00 to rent.

D. There is a strong desire by low and moderate income families for: (1) Single Family detached homes; and (2) Town Houses or Cooperative units. Few builders are interested in such developments in the low and moderate income categories because of the small margin of profit. They prefer to build for higher income brackets for which there is also a strong market and higher potential profit. Also there is an urgent requirement for low and moderate income housing (including multi-family) near industrial developments in nearby unincorporated areas. It appears that in order to get low and moderate income housing where it is most needed, that perhaps the City of Atlanta, Atlanta Housing Authority, some element of the Atlanta Chamber of Commerce J.C.'s or neighboring counties should seriously consider going into actual housing development as non-profit sponsors themselves. This would be unique for the Atlanta area, but it is legal, practical and perhaps the only way adequate low-income housing will get developed in sufficient quantities where and when needed.

E. Another feasible approach which is highly desirable, is that the State Legislature and Local governing bodies seriously consider, Tax Incentives for development of low-income housing. Tax incentives have proven successful at the national level for industrial development and should prove equally appropriate at the State or local level for low-income housing. This do not mean tax elimination, or abatement of any current taxes, but rather would apply to future new developments or rehabilita of existing units. It might well be on a sliding scale for the first 3-6 years only. For example, on new developments duri construction and for the first year of occupancy, perhaps no tax at all; for the second year, pay only 25% of the normal tax for the third year, 50%; for the fourth year, 75%; for the fifth year, 85%; and thereafter the full normal tax would be coll in the long run, this would probably produce more actual increase in the tax digest eventually than would otherwise be obtai able without the Tax Incentives.

F. Zoning for apartments is generally vigorously opposed by single-family home owners wherever it is proposed. The greatest opposition, from both Whites and Blacks, is invariably to low-rent Public Housing developments. This neighborhood oppositic in both the City of Atlanta and neighboring unincorporated areas is increasing and has made zoning for low-rent Public Housing sites most difficult, if not almost impossible to obtain. There are frequently charges from the communities involve of misrepresentation and occassionally even fraud in apartment zoning. It thus appears that the current Apartment zoning concept needs to be seriously considered and perhaps changed. In residential zoning the size of the lot, front footage, and floor area required for the various Residential Zoning districts, R-1 through R-9, generally determine or dictate the size a cost of the dwelling units placed thereon. This is not true in Apartment zoning; for example, a tract zoned A-1 may be developed for varied type apartments (1-3 stories), from luxury apartments renting for $700.00 per month to low-rent Public Housing apartments costing the occupant about $30.00 per month. It is therefore proposed that A-1 Apartment zoning be divid into 3 categories, i.e., A-1 (a), A-1 (b), and A-1 (c) for luxury apartments, middle income apartments and low-income apartments respectively. This would more nearly conform to the various categories of Residential zoning; it should let all concerned know in advance the general type of apartments to be expected on an Apartment zoned tract; and should minimize misunderstandings and accusations of misrepresentation and lowering of property values in the neighborhoods whenever apartme developments are proposed.

G. Explanation of adjustment of Private Development (Conventional) computations: Although Conventional Projects included in th low and moderate income housing summaries have consistantly been limited to construction costs per unit (obtained from build permits), as indicated by the note at the bottom of the Summary page, recently acquired statistics reveal that rents on a large portion of these conventionally development projects exceed the maximum limts fixed by FHA for federally-assisted, privately developed programs. It has thus been determined that during the period 5-1-69 to 5-1-70, a total of 3,459 (45.9%) units previously carried in the Completed and Under Construction categories, Did Not Qualify (rent-wise), and have therefore been dropped from previous computations of totals in those categories. This indicates that only 54.1% of units in conventionally financed projects <u>currently In Planning</u> can be expected to qualify by the time construction is completed.

H. Adjustment of Proposed Computations: Statistics reveal that a high percentage of Proposed Projects do not materialize to the In Planning stage primarily because of zoning denials. A percentage deflator would present a more realistic figure for this category of Proposed Projects that may be expected to actually reach the In Planning stage. During the period August 1969 - July 1970, seventeen (17) zoning applications were denied; in the same period, thirty (30) were approved. Thus forty seven (47) applications were acted upon (exclusive of those deferred), of which only 63.8% (30/47) can be expected to materialize in the In Planning category as a result of zoning denials alone. However when other factors are considered, it is estimated that probably not more than 50% of all Proposed projects will ever materialize to the In Planning stage.

1. The 5 year goal of 16,800 units established by the City of Atlanta in 1966 and used in this report was based on anticipated relocation requirements from displacements to be caused by governmental action projects then in execution or planned through 1971. That figure did not provide for in-migration, formation of new families, or natural growth of the area. Based on past experience, it is estimated that after completion of the current 5-year program the City of Atlanta or adjacent unincorporated areas will need 3,000 additional units of Low and Moderate Income Housing per year for the next 10 years.

"THIS IS OUR HOME: IT IS NOT FOR SALE"

by

James William Harris

A senior thesis
submitted to the Department of Politics
in partial fulfillment of the requirements for
the degree of Bachelor of Arts
Princeton University
Princeton, New Jersey

April 16, 1971

PREFACE

An ironical notion to which most Americans subscribe is that the South, the traditional home of discrimination against black people, will be the first area to substantially resolve the problems which arise from racial differences. The bases for this claim are the common Southern experience in which blacks and whites have shared and the familiarity of each racial group with the attitudes and customs of the other. The physical proximity of the races has frequently been established as a primary source of biracial understanding and tolerance, even within the framework of segregation in socially sensitive matters.

In Atlanta, Georgia, today, this important source of racial tolerance is dissipating rapidly. The physical proximity of the racial groups in Atlanta is exceptional, rather than standard. The common Southern experience has dissolved into racial experiences and awareness. While some forms of racial solidarity are salutary, the spatial separation of the races imposes an unhealthy dimension of racial togetherness into an increasingly divided city. Racial myths proliferate among Atlantans whose misconceptions about the other race are largely the result of

a lack of personal contact.

The separation of the racial groups by areas of residence exists in Atlanta to a very significant degree. Atlanta's claim to leadership in the New South as a racially progressive city is being seriously threatened by the consequences of racial segregation in the city's residential neighborhoods. In 1964, a reporter for the New York Times recorded the racial housing situation in Atlanta in an account which is equally applicable today. He wrote,

> Although Atlanta has led the South in some phases of integration, it has not broken the old residential patterns...Atlanta has never experienced lasting integration in middle-class neighborhoods.[1]

A visible consequence of residential segregation has been the racial crisis in the public schools, whose segregated classrooms reflected the racial homogeneity of most neighborhoods. Court orders to dismantle the dual system created by racial housing patterns have only exacerbated tensions. In the midst of an Atlanta school crisis following a court-imposed desegregation plan in January, 1970, the Metropolitan Atlanta Housing Conference issued a statement which read,

---

[1]"Atlantans Press for Open Housing," New York Times, November 29, 1964, p. 50.

> We must look beyond this moment and begin to respond to the basis of our current crisis. To do this will require the removal of the residential barriers which have been raised, based on race and income, for these barriers will serve only to keep our city and our schools in a perpetual condition of turmoil, prevent our children from receiving a full educational opportunity and will inhibit our sharing in an open, inclusive and mature city life.[2]

Similarly, a professor of sociology at Atlanta University declared in 1968, "Residential segregation occupies a key position in patterns of race relations in urban America." The effects of segregated housing extend beyond the neighborly relations between the races and include the clientele and quality of all public accomodations and services. He concluded,

> It is not surprising that proponents of segregation know that through the control of housing, they can accomplish *de facto* what can no longer be established *de jure*."[3]

The first chapter of this thesis, "Politics, Real Estate, and Encrbachment," discusses the deliberate attempts by the white leadership in politics and business, particularly real estate, to control the residential

---

[2]"School Crisis Laid to Housing," *The Atlanta Constitution*, January 22, 1970, p. 3-A.

[3]Georgia State Advisory Committee to the United States Commission on Civil Rights, *Toward Equal Opportunity in Housing* (Washington: Government Printing Office, May, 1968), p. 17; remarks by Dr. James Conyers.

expansion of the black population in Atlanta after World War II. The system of clearances through which land was made available for black occupancy insured the racial homogeneity of all neighborhoods. The two decades following the end of World War II witnessed the increasing entrenchment of residential segregation as a formidable trend against those who have attempted to reverse it.

The groups opposing Atlanta's traditional racial housing patterns - their composition, motives for formation, and areas of consensus and divergence - are examined in Chapter II, "The Voices of Dissent." The primary basis of agreement among these dissident groups is that the private real estate industry substantially controls racial housing patterns in Atlanta and is primarily responsible for the perpetuation of residential segregation in the city.

These charges against real estate firms are discussed in Chapter III, "The Patterns of Exclusion." Residents and stabilization organizers in Atlanta's transitional areas relate their experiences with "blockbusters," following which a theoretical framework of real estate control over the racial composition of residential areas is proposed. Having defined blockbusting as a product of discriminatory real estate practices, the chapter proceeds to present the available evidence of discrimination by realty agents in Atlanta against black prospective homebuyers.

The notions which determine realty behavior in situations where race and residency are concerned are discussed in the final chapter, "The Racial Real Estate Ideology." This chapter attempts to determine, within the Atlanta real estate industry, the elements of a definable ideology upon which realty agents rationalize their racial practices. The components of the real estate institution are exposed to establish their contribution to the formation of this ideology, and the relevant features of the individual broker's self-image are discussed.

The conclusion presents the author's prognosis of the possibilities for changes in the racial real estate ideology originating indigenously within the industry or originating through public pressure.

This thesis rests on the proposition that the element of physical proximity of the races, which is central to the Southern experience, must be regained if Atlanta is to become a viable community. The author is sufficiently devoted to his native city to hope that the rigid separation of the races by areas of residence will dissolve in the near future - whether by economic or public opinion pressure. The consequences of a racially divided city, among the greatest of which are the obstacles to biracial communication, must be avoided if Atlanta is to be a healthy urban area.

Acknowledgements for assistance and support in my research will be limited to the most important few: first of all, my wife, Kathy, to whom this thesis is dedicated; Arthur Campbell and Horace Barker of the Southern Regional Council; Mrs. Pat Chapman; the staff of the Urban and Environmental Studies Library of Princeton University, and my adviser, Professor Rowland Egger.

It is my hope that this study will be used by open housing activists as a source of supplemental information and insight into the work they are pursuing.

April, 1971 James W. Harris
Princeton, New Jersey.

TABLE OF CONTENTS

PREFACE. i

LIST OF TABLES AND ILLUSTRATIONS viii

CHAPTER I. POLITICS, REAL ESTATE, AND ENCROACHMENT. . 1

CHAPTER II. THE VOICES OF DISSENT 40

CHAPTER III. THE PATTERNS OF EXCLUSION 58

CHAPTER IV. THE RACIAL REAL ESTATE IDEOLOGY . . 100

CONCLUSION 149

BIBLIOGRAPHY 156

LIST OF TABLES

Table Page

1. Racial Composition of Southwest Atlanta, 1950-1968. 33

2. Distribution of Census Tracts in Atlanta, Georgia, By Per Cent of Black Population - 1950, 1960, 1970. 35

3. Index of Racial Homogeneity, Atlanta, Georgia - 1950, 1960, 1970 36

LIST OF ILLUSTRATIONS

Figure Page

1. Dynamics of Racial Transition. 69

CHAPTER I

POLITICS, REAL ESTATE, AND ENCROACHMENT:

The Formative Years of Residential Segregation in Atlanta

Commissioner Carlton: Is it the policy of your city to promote racially separated areas so that each race would have its own area, so long as you could do it with good will?

Mayor Hartsfield: Yes. We must live with public opinion, and that is the overwhelming public opinion here in the South.

Hearing of the United States Commission on Civil Rights. Atlanta, Georgia, April 10, 1959.

Racial housing patterns in Atlanta were not sources of serious controversy before the end of the Second World War. The supply of housing and land for blacks was generally adequate and cheap, since their neighborhoods were usually in the least desirable areas, often along the railroad tracks. The encroachment of blacks into established white neighborhoods was extraordinary; buffer zones such as public housing projects, industrial areas, cemeteries, and creeks effectively contained the black community in most instances.[1] Careful city planning further limited the mobility between black and white neighborhoods by minimizing the number of streets connecting the two areas.[2]

Despite the severe restrictions imposed on the black community in the selection of areas for occupancy, the "Index of Residential Segregation" in housing in Atlanta,

---

[1]Robert A. Thompson, "Atlanta and Birmingham: A Comparative Study in Negro Housing," in Studies in Housing and Minority Groups, ed. by Nathan Glazer and Davis McEntire (Berkeley: University of California Press, 1960), pp. 17-18.

[2]Samuel L. Adams, Blueprint for Segregation: A Survey of Atlanta Housing (Atlanta: Southern Regional Council, 1965), p. 6.

according to one study, was lower in 1940 than in 1950 and 1960.[3] A few neighborhoods were integrated in the sense that blacks occupied an area of inferior or substandard housing adjacent to an affluent white neighborhood. In some cases, black families even lived on the same street as whites, although usually on opposite sides. The desegregation in these areas was accepted or even promoted by the white residents who benefited from the convenient access to sources of cheap domestic labor.[4]

The erection of public housing projects in the pre-war period substantially expanded the opportunities in decent housing for blacks in Atlanta. However, as the war approached, overcrowding and the poor quality of most privately owned dwellings became the prominent characteristics of the black housing supply in Atlanta.[5] The accelerated migration of blacks to Atlanta for war-time employment and the rising economic status of many blacks as a result of increased job opportunities and wages significantly expanded the post-war demand for black housing. During the 1940's, the black population of Atlanta increased approximately 17,000, the

---

[3]Karl Taeuber and Alma Taeuber, Negroes in Cities: Residential Segregation and Neighborhood Change (Chicago: Aldine Publishing Co., 1965), p. 240.

[4]Hearings Before the United States Commission on Civil Rights, Atlanta, Georgia, April 10, 1959 (Washington: U.S. Government Printing Office, 1959): testimony of T.M. Alexander, pp. 469-70.

[5]Thompson, op. cit., p. 20.

largest ten-year increase to that time.[6] It was estimated in 1946 that while blacks composed over one-third of the total population of the city, they occupied only ten per cent of the available residential land.[7] The consequences of this disparity were serious. In 1946 a reporter for the New York Times wrote,

> The pressure of housing conditions in all Southern cities is enough to cause some Negroes to try to erupt beyond the confines of their segregated areas. Throughout the South are heard predictions that the housing problem may succeed the overcrowded buses of the wartime period as the greatest potential for inter-racial quarrels and, perhaps, violence.[8]

By the end of the war, the black population of Atlanta "had overflowed the maximum possible use of existing facilities [for housing]" with the result that black families were being forced to seek housing in fringe areas of white occupancy.[9]

The most logical direction for the black community to expand was westward. By 1940, nearly 40% of the black population of Atlanta lived on the West Side. Speculation

---

[6]Metropolitan Atlanta Conference on Equal Opportunity in Housing, "Only a Beginning - But a very significant one," Atlanta, Georgia, May 29, 1968 (mimeographed); address by Leon Eplan, p. 18.

[7]U.S. Commission on Civil Rights, op. cit.; testimony of T. M. Alexander, p. 470.

[8]Harold B. Hinton, "May Let Others Off in Mink Slide Case," New York Times, November 4, 1946, p. 22.

[9]Thompson, op. cit., p. 20.

in land in that area was initiated in the 1920's by Heman E. Perry, a black businessman. Perry purchased over two hundred acres of land in order to secure the area "before Negroes were fenced in by whites."[10] The location of the Atlanta University complex on the West Side and the nearby black business district also fostered the tendency for blacks to seek housing on the West Side.

The first area in which the conflicts of expansion arose was the Mozley Park neighborhood on the West Side. In the late Forties and early Fifties, this was "a wedge-shape white community between two fully Negro communities, both bursting at the seams."[11] The settlement of the conflict between the rising black demand for housing which sought partial satisfaction by attempting to purchase homes in Mozley Park, and white opposition to encroachment and determination to maintain segregated communities, required unprecedented involvement by some community and political leaders, and led to the formation of a series of committees and prescriptions for the resolution of similar conflicts in other situations.

Tensions between white residents and blacks on the brink of entering white West Side areas such as Mozley Park erupted into violent conflict along the frontier of the black expansion in November, 1946. Members of the Columbians,

---

[10] Ibid., p. 19.

[11] U.S. Commission on Civil Rights, op. cit., Alexander, p. 472.

a Klan-type organization, were responsible for the bombing of several homes recently purchased by blacks. The Columbians also harrassed and assaulted a few black home-buyers.[12] Tensions were exacerbated by some black real estate brokers, who proliferated rumors saying that the area of white residency was being "rezoned" for black occupancy in an attempt to induce the purchase of homes by blacks.[13] Among the major sources of controversy in the Mozley Park area were the municipal recreation center and school whose racial status was threatened by the approach of blacks.

It became apparent to the white political and business leadership in Atlanta that the possibility of disorderly and violent racial transition in Mozley Park and areas of future black encroachment could not be tolerated. White leaders felt that the circumstances demanded their intervention for a number of reasons: to prevent violence during the period of approach or entry of blacks; to satisfy at least temporarily the housing needs of an increasingly influential black voting bloc; to define more clearly racial boundary lines in order to protect other white areas from black invasion and to foster the recognition of these boundaries through bilateral agreements of black and white real estate brokers and lending institutions; and to promote

---

[12] New York Times, November 1, 1946, p. 2; November 2, 1946, p. 10; November 3, 1946, p. 35.

[13] Ibid., November 3, 1946, p. 35.

the orderly transition of the area of immediate concern (Mozley Park) in order to stabilize and maximize the property value of homes sold by the white owners. The combined impact of these intentions constituted an attempt to control, largely through private enterprise, the housing and land resources available for black development and occupancy.

One of the first significant acts of overt political intervention in racial housing problems in the post-war period occurred early in 1946. Mayor William B. Hartsfield sent a letter to the all-white Atlanta Real Estate Board and urged the board to prevent what the Mayor considered a dangerous tendency of some brokers to sell houses to blacks in white neighborhoods. The president of the board agreed to Hartsfield's suggestion that board members pledge not to effect such transactions.[14]

Later in 1946, the first of a series of committees was established to investigate and document the housing needs of blacks, to locate desirable and feasible areas for black expansion, and to coordinate the development of these areas and the introduction of the black occupants. The initial group of black businessmen and politicians was convened by the Atlanta Urban League and was designated as the Temporary Coordinating Committee on Housing (TCCH). The first items on the committee's agenda were to determine

---

[14]Monthly Summary of Events and Trends in Race Relations, III, No. 10 (May, 1946), p. 304.

the number of housing units needed immediately for the expanding black population and to locate areas for expansion. In 1947, the TCCH, which became known as the Atlanta Housing Council, issued a report designating six areas into which blacks could safely expand. The report stated:

> It is recognized that the above areas cannot legally be designated as areas for expansion of Negro housing. However, in order to provide adequate housing in complete self-contained neighborhoods, to raise the standard of living for the minority group, to permit subsistence gardening, and to make possible the reclamation of the present blighted areas, all properly guided for accomplishment by private enterprise, it is hoped that business and civic groups alike will recognize and endorse the above recommended areas as being in fact, if not by law, the proper areas in which Negroes may build and live without racial or economic conflict to strive with all of us for a more prosperous and more democratic community.[15]

Several black lending institutions provided the financial resources for the immediate but limited implementation of the committee's proposals. The committee's work received an official endorsement in 1952 from the Metropolitan Planning Commission, the planning agency of the Atlanta Chamber of Commerce, which issued a major planning document in which the TCCH's concept of designated areas for black expansion was adopted.[16]

---

[15] Report of Temporary Coordinating Committee on Housing, Atlanta, Georgia, 1947; in Thompson, op. cit., p. 23.

[16] Thompson, op. cit., pp. 25-26.

Another group founded during the same period of the post-war racial crisis in housing shared some of the goals of the TCCH, and even some of the membership, but represented basically a different set of interests. The ad hoc biracial group known as the "Mayor's Committee" was formed in 1952 to resolve the problems arising from the black threat to Mozley Park and to its accompanying recreational and educational facilities, and to serve as a permanent mediating board for similar conflicts in the future. The committee was appointed by Mayor Hartsfield and consisted of three white and three black residents of the West Side. The group became known later as the West Side Mutual Development Committee. In the words of one of the original black appointees, the committee "was a new and timely approach to a problem which was increasing in intensity as Atlanta's population expanded beyond its capacity to adequately and equitably house both races."[17]

The first major outcome of the committee's work was achieved in September, 1952, when the Empire Real Estate Board, a black professional real estate organization in Atlanta, agreed to cooperate in containing the movement of blacks within a specified boundary. In return for the real estate board's cooperation, the West Side Committee tacitly recognized the allocation of the Mozley Park area, and subsequently the community's park and school, to blacks.

---

[17]U.S. Commission on Civil Rights, op. cit., Alexander, p. 474.

In a recent assessment of the westward expansion of the black community in the post-war decade, an Atlanta city planning consultant regarded the agreement to concede a large area on the West Side to black occupancy as "avant-garde liberal," considering the racial attitudes and conditions prevailing at the time.[18] In the Mozley Park area alone, 737 homes were made available for black occupancy with about 300 of the homes being transferred from white to black occupancy during 1954 and 1955. Between 1945 and 1956, approximately 10,550 housing units in the city were added to the available supply for blacks. Eighty per cent of the newly acquired units were new houses.[19]

However, these gains were not achieved without a cost, which has been a lasting burden. Regardless of the partial satisfaction of the housing needs of black Atlantans, the "gentlemen's agreements" of the post-war decade widened the gap between the "Two Atlantas," one white and the other black. Most of the areas for the new housing developments and the racial transfer of homes had to be politically cleared by groups such as the West Side Committee. Furthermore, according to a committee member, "the only basis upon which the committee could honorably proceed with its work" consisted of policies which were designed to insure the racial

---

[18] Tom Walker, "Gunpoint Ghettoes," The Atlanta Journal, June 1, 1970; remarks by Leon Eplan.

[19] Thompson, op. cit., pp. 30, 34-35.

homogeneity of all neighborhoods.[20] The author of a recent article on the Mozley Park conciliation offers the following interpretation of the committee's work:

> This agreement at the time was hailed by many as a model example of how white and Negro interests could work together for the good of both races... Overlooked - or, more probably, deliberately ignored - was the fact that the committee operated strictly within the framework of segregation. The business of the committee was to effect "peaceful transition," not neighborhood stabilization or peaceful integration...More important, some Negro civil rights leaders now say, was that the acceptance of an artificial demarcation line beyond which Negroes could not move, in effect, was an admission by Negro real estate interests of the inevitability of segregation. When - a few years later - Negro expansion needs again reached a critical state, the agreement was seen to have had only short-term benefits.[21]

Mayor Hartsfield expressed the consensus opinion of the city's white political and business leaders in his overwhelming satisfaction with the performance of the West Side Committee. He was keenly aware that the housing restrictions on the black community were a primary source of racial tensions in Atlanta. He established the "Mayor's Committee", later the West Side Mutual Development Committee, to provide a forum for the calm deliberation of the city's racial housing problems. On the results of the committee, the mayor said,

---

[20]U.S. Commission on Civil Rights, op. cit.; Alexander p. 475.

[21]Adams, op. cit., p. 4.

> ...out of that committee certain agreements were made voluntarily, all on a high basis, nobody's pride was hurt, in which the Negro citizen agreed to stay out of certain sections that were tension areas. The white citizen agreed that the Negro needed more land area, and there was in this section [Mozley Park] ...a white subdivision that acted as a bottleneck to the growth, normal expansion of Negro people. That bottleneck was eliminated.

Concerning the implementation of the committee's recommendations, the Mayor stated:

> Now, those agreements, when they were worked out, real estate people on both sides began to get on with this committee and to respect its finding. The loan people did; before anybody would make a loan they would find out what West Side Mutual Development had agreed on.

The committee, according to the mayor, "did a very fine job and...a pioneering job in this very troublesome field, housing, here in the South."[22]

The success of the West Side Committee in the orderly and complete racial transition of Mozley Park led to the publication, in 1958, of a policy proposal "regarding the operation of the real estate market with respect to race of occupancy."[23] The committee's recommendations were "offered as a body of guiding principles applicable to the entire Atlanta metropolitan area."[24] A review of this

---

[22]U.S. Commission Civil Rights, op. cit.; testimony of Mayor William B. Hartsfield, p. 22.

[23]"Policy Proposal of the West Side Mutual Development Committee," August 20, 1958, p. I.

[24]Ibid., p. 1.

document reinforces the previous evidence concerning the creation of additional housing opportunities for black Atlantans accompanied by the deliberate maintenance of rigidly segregated communities. The document is particularly informative on the involvement of the private housing industry, especially the real estate sector, in the perpetuation of segregated housing patterns.

The policy set forth in the document was "designed to help resolve the fundamental problem of race of occupancy as it affects the operation of the real estate market," and was based on the six-year experience of the West Side Committee.[25] The committee urged the City of Atlanta to adopt its recommendations. The goals of a proposed city-wide housing policy would be to preserve and to enhance property values, to prevent violence, to provide accurate housing information, to prevent misrepresentation, and to foster "the orderly and harmonious development of the City of Atlanta." In pursuit of the goals, the committee emphasized the recognition of "the primary role of the private real estate market" in meeting the city's housing needs.[26]

To implement the proposed housing policy the committee recommended the appointment by the mayor and Board of Aldermen of a "citizens committee with city-wide representation," furnished with a professional staff to supply the citizens

---

[25] Ibid.

[26] Ibid., p. 3.

committee complete and accurate information and to maintain "a continuing public clearing-house...for bringing into closer harmony private enterprise activities, public activities, and the policy objectives of the committee."[27] The recommendations were very specific on the research activities of the staff. For example, it was suggested that the staff draw up a "Residential Areas Map" which would indicate not only past and present trends of racial occupancy, but also would suggest land uses for areas in the following categories:

1. Vacant land clearly indicated for future white occupancy.
2. Vacant land clearly indicated for future Negro occupancy.
3. Developed areas clearly indicated for transition.
4. Developed areas found to be stable.[28]

The policy proposal also recommended that the citizens committee act as a mediating panel in areas of conflict or that it designate a group of residents in the afflicted community to resolve the problems of encroachment.

The rest of this document was devoted to an elaboration of the committee's "underlying policy considerations." The first consideration was the existence of two distinct real estate markets, one Negro and one white. The committee wrote, "Houses and property are either on one market or the other by the owner. In the minds of buyers and pro-

[27] Ibid., p. 4.

[28] Ibid., p. 9. (emphasis added).

spective buyers, the intended race of occupancy is an important consideration."[29] Secondly, the committee recognized the increasing demand for housing of both races and the limited amount of land available for residential use within the city limits. The inevitability of residential developments outside the city limits was asserted. Thirdly, the committee recognized the limited supply of housing available for racial transfer and the hardships that accompany transition. However, the committee stated that "transition is an essential adjustment mechanism enabling the real estate market to meet some of the housing needs..."[30] Furthermore, the committee recognized the dynamics of transition - that is, the absence of a real estate market for homes in an area where the residents do not attempt as a group to sell all their homes on one racial market or the other. Finally, the committee emphasized the necessity "to make the indicated race of residents for all areas of the metropolitan community a matter of mapped, public information."[31] This innovation was intended especially for the benefit of mortgage firms and real estate brokers and for the prevention of conflict over disputed territories.

Some of the most striking characteristics of this document are its insistence that its recommendations be adopted by an official agency of the city government and,

---

[29] Ibid., p. 13.

[30] Ibid., p. 15.

[31] Ibid., p. 16.

furthermore, that the coordinating committee be highly centralized in order to effectively handle planning problems relating to racial occupancy. The structural alignments insured that the housing committee would be responsible primarily to the mayor and Board of Aldermen, the two most influential sources of white political power. Another important matter was the questionable constitutionality of the proposed committee's role in the planning of racial occupancy for particular areas. In the introduction to the policy proposal, the West Side Committee recognized the "misconception" of some of its critics that it "zones for race, a practice which has long been declared illegal by the courts." Instead, the policy proposal, like the West Side Committee, "would serve as a guide to advise and influence property buyers and sellers, realty and home finance firms, and city departments, but would have no power to compel involuntary compliance."[32]

An unsuccessful attempt was made to determine the extent to which the policy proposal was implemented. There is no evidence in the available literature indicating that the city officially adopted any of the committee's recommendations. However, this does not discount the probable significance of the document as an informal guide for the policies and practices of real estate brokers and other com-

---

[32] Ibid., p. 2

ponents of the local private housing industry. Furthermore, the committee's acceptance and advocacy of a dual housing market - resulting in racially separate neighborhoods - influenced public opinion as well as business practices.

Another important document in the modern history of racial housing in Atlanta is the hearing of the United States Commission on Civil Rights in Atlanta in April, 1959. The commission was primarily concerned with the housing opportunities for blacks in the city. The hearing allowed black and white business and civic leaders to report on the recent progress in meeting the black housing demand and to propose the means for dealing with black housing needs in the future.

A large part of the hearing consisted of a glorification of the housing gains by blacks as a result of the public housing program and the peaceful transfer of homes in previously white areas. Special praise was reserved for the responsiveness of the West Side Committee and Mayor Hartsfield to the housing needs of blacks. The chairman of the Commission on Civil Rights was so impressed with the housing opportunities for blacks in Atlanta that later he stated in congressional testimony that "there was a story in Atlanta that could well be told to the country...I was surprised and pleased at what we found in the housing area

in Atlanta."[33]

Accompanying the comments of many of the witnesses who were pleased with the trends in racial housing patterns was an insistence that the federal government, through its housing agencies and laws, must not attempt to integrate public or private housing. To do so would disrupt the allegedly peaceful relations between the races and would jeopardize the future of the public housing program, whose chief beneficiaries were black citizens. For example, the chairman of the Citizens Advisory Committee for Urban Renewal declared that the Urban Renewal program would "become unacceptable to the community" if the federal government attempted to use it "as a tool in race relations."[34]

A review of the testimony offered at the hearing reveals the extent to which segregation in housing of all kinds pervaded local policies. Furthermore, the fact of segregation was unchallenged. The executive director of the Atlanta Housing Authority said, "In the South no one seriously raised a question as to whether public housing would be racially integrated or not."[35] Accordingly, all the public housing projects in the city were segregated. The hearing was also the occasion at which Mayor Hartsfield replied affirmatively to a question concerning the promotion

---

[33]Southern Regional Council, "Housing for Negroes in Atlanta, Georgia," June 24, 1959; remarks in congressional testimony by John A. Hannah, April 30, 1959; p. 1.

[34]U.S. Commission on Civil Rights, op. cit.; remarks by Cecil Alexander, p. 494.

[35]Ibid., remarks by M. B. Satterfield, p. 488.

of residential segregation by the city, as found on the title page of this chapter.[36] Commenting on the fact of segregated housing in Atlanta, on which the broadest biracial concensus was based, a black spokesman said,

> Patterns of residential segregation by racial groups are absolute. Residential housing patterns on racial bases are not supported by law - federal or state. Policies with the force of law, however, are to the effect that whites live in areas where Negroes do not live- and Negroes live where they may live - never in "white" areas. Residential segregation by race is voluntary in Atlanta - as to Negroes, the extent to which this is voluntary is that it is unavoidable - that is, "voluntary" within that which may be.[37]

It has been established previously that the builders, sellers, and financiers of private housing in Atlanta were intimately involved in formal and informal plans for perpetuating racial segregation. Their views were represented by officials of two prestigious institutions. The president of the Atlanta Real Estate Board said,

> We accept as an established fact that the traditional pattern of housing in the city of Atlanta has been, is, and will continue to be one of segregation between white and Negro housing.[38]

The president of a large savings and loan association offered the position of his institution on financing integrated housing.

---

[36] Ibid., remarks by Hartsfield, p. 446.

[37] Ibid., remarks by Jesse B. Blayton, Sr.; p. 492.

[38] Ibid., remarks by Arthur Burdett, p. 535.

> My institution has a policy that does not invite, does not make any loans on property located in an area where there is racially mixed housing. As a business proposition we do not consider investments in an area of this kind stable and attractive. On the broader picture, we do not want to be a party to or encourage any action which would tend to stimulate unrest among our people.[39]

Earlier in his testimony the bank president had expressed the overwhelming judgment of Atlanta's white businessmen that "private enterprise in the housing field is doing the job...in a way which I think is in the best interest of all our citizens."[40]

There were some voices of disagreement with the latter statement and of discontent with the current black housing situation. Criticism came from black religious, political, and business spokesmen at the hearing. Although they conceded that some positive steps to relieve the housing shortage had been taken by the Hartsfield administration, they attributed the quantitative gains in housing largely to the growing voting strength of blacks, and especially to the fact that Mayor Hartsfield had relied heavily on the black vote in his bid for re-election.[41] These black critics also recognized that the creation of more available housing had resulted in increased dependence on a system of political clearances, controlled largely by white businessmen and officials, who influenced and often dictated the terms of black expansion and insured the continued segregation of

[39] Ibid., remarks by W. O. DuVall, p. 519.

[40] Ibid., p. 518.

[41] Ibid., remarks by Dr. C. A. Barote, pp. 576-593.

housing and community facilities.

The most emphatic criticism of the black housing situation was offered by the president of the Empire Real Estate Board, Q. V. Williamson. He began his testimony with the unequivocal statement, "Equal opportunities in housing are being denied hundreds of Atlanta citizens because of their color and race." He conceded the superior housing conditions for blacks in Atlanta compared to other cities in the country, but he pointed out that the achievements in Atlanta have been effected "within the framework of a segregated pattern."

Furthermore, the housing gains for blacks have had an additional undesirable effect:

> There is at present an adequate supply of residential vacant land within the city limits of Atlanta, but it is difficult to acquire land for nonwhite housing since developers are not sure that they can get the land "politically cleared" for use by nonwhites.

The director of the Metropolitan Planning Commission had testified already that in the City of Atlanta in 1959, the white population, 64% of the total population of the city, occupied 84% of the developed residential land; on the other hand, blacks composed 32% of the city's population but occupied only 16% of its developed residential land.[42] To that, Williamson added that the artificial land shortage forced blacks to pay from twenty to thirty per

---

[42] Ibid., remarks by Robert C. Stuart, p. 480.

cent more for housing than whites paid for a similar home in a similar area. The pattern of discrimination and restriction on the black housing market, Williamson concluded, accounted for the fact that "Atlanta housing is actually more segregated today [1959] than it was twenty or more years ago."[43]

To complete the description of black housing in Atlanta at the advent of the 1960's, a source other than the Civil Rights Commission hearing should be mentioned. An employee of the City of Atlanta Planning Department conducted a study on the growing housing shortage for blacks in the city in 1960. Having accounted for the rising economic levels of many black families, the political restrictions on uninhibited black expansion, and the demolition of large areas of black slums, the author estimated that the total number of housing units needed by blacks in the next five years (1960-65) would be 16,920 units. Discounting the number of units planned for construction by government projects, it was estimated that over eleven thousand units must be provided by private enterprise, either through racial transition or through new developments. On these alternatives the author commented, "A great deal of additional transition will mean racial strife, and the disruption of existing communities. Making vacant land available for development seems to be the logical

---

[43] Ibid., remarks by Q. V. Williamson, pp. 541-545.

answer, but THE QUESTION IS WHERE?"[44]

The consequences of these projected housing needs were apparent early in the Sixties. The pattern of territorial disputes between the races which emerged in the years immediately following World War II was repeated in several communities in the city, and the areas of controversy were not confined solely to the West Side. Black expansion from the center of town also created encroachment problems in northeast and southeast Atlanta. However, the most volatile situation arose in a neighborhood in west Atlanta in 1960. The story of racial transition in the area known as Adamsville consisted of a series of ineffective racial boundaries and "gentlemen's agreements", unscrupulous real estate tactics, attempted biracial negotiations, white panic and disgust, and the bombing of a home recently purchased by a black family. Efforts by an organization patterned after the West Side Mutual Development Committee to effect orderly transition were largely unsuccessful.[45]

Nevertheless, the response of the city's white business and political leaders to black housing need continued to be formed along conventional lines. For example, in 1960, Ivan Allen, Jr., President of the Atlanta Chamber of Commerce, declared that the best way to preserve segregation

---

[44]James Parham, "The Story of Negro Housing in Atlanta," Atlanta City Planning Department, 1960, p. 5. (author's emphasis).

[45]Margaret Shannon, "Adamsville in Transition," The Atlanta Journal and Constitution, April, 17, 1960, p. 22-A.

in Atlanta would be to provide adequate housing for the city's growing population. In traditional form, the future mayor attached segregation to the creation of housing opportunities for blacks and implied that intervention into the natural machinery of the housing market would be necessary to accomplish both goals.[46]

As mayor in 1962, Allen's inclination to continue the pattern of enlightened intervention resulted in a grave miscalculation and a serious political blunder. The territorial controversy with which Allen was involved projected nationally a contradiction of the racially progressive image of Atlanta. The dispute over the Southwest Atlanta area known as Peyton Forest reinforced many of the racial housing trends that began with the Mozley Park transition and established some new guidelines for the behavior of the real estate industry in areas of transition.

The story of Peyton Forest emerges in September, 1962, when proposals to zone for the containment of the black westward expansion were conceived. The Board of Aldermen approved a zoning to permit the construction of a black cemetery which would serve as a buffer between the white Peyton Forest area and the nearby black community. Mayor Allen vetoed the zoning and announced an alternative plan to effect the same results. Allen's proposal was more subtle. He suggested that certain streets in the area be

---

[46]"Ivan Allen Urges New Negro Homes," The Atlanta Constitution, March 25, 1960.

rerouted to eliminate the direct passage from the white community to the black community to the north.[47] The theory was that an obstacle to the free flow of traffic would protect the white community from black invasion, or at least reduce the possibility of black entry by making access less convenient. His scheme was not new; in fact, many major thoroughfares in Atlanta have been planned along the same lines.[48] Nor was his plan adopted.

Meanwhile, the threat of black encroachment became more ominous to the residents of Peyton Forest. In December, 1962, the mayor recommended to the Board of Aldermen that the city close the two streets that provided direct access from the black community to Peyton Forest. The severing of Peyton Road and Harlan Road, according to a newspaper account, "was intended to assure white residents of the area to the south that buying of existing homes by Negroes could be halted."[49] As usual, the other part of the bargain offered additional land, on a segregated basis of course, for development by blacks. In this instance, approximately 250 acres were guaranteed for immediate availability if the blacks promised not to purchase property in Peyton Forest.[50]

---

[47] Raleigh Bryans, "Negro Cemetery Veto Upheld Here," The Atlanta Journal, September 5, 1962.

[48] Adams, op. cit., p. 6.

[49] Raleigh Bryans, "Negroes Organizing Protest to Southwest Buffer," The Atlanta Journal, December 14, 1962, p. 14.

[50] Ibid.

On December 18, 1962, barriers were erected across Harlan Road and Peyton Road. Black leaders responded with contempt for the action and directed their disgust toward the mayor. Allen had been elected as mayor in 1961 in a runoff with Lester Maddox, and the margin of Allen's victory came from the black vote.[51] To black leaders, the barriers indicated that Allen would betray them when their needs conflicted with white prejudices.[52] They immediately planned an economic boycott of white merchants in the nearby West End business section. They also filed suit against the City of Atlanta on the charge that the barriers were erected solely on racial grounds and therefore created an unconstitutional restriction of movement from one part of the city to another.[53] Overnight, the barriers became known nationally as "Atlanta's Berlin Wall."

Following the script of previous attempts to resolve racial territorial disputes, Mayor Allen invited a group of dissident blacks to a summit conference for negotiations. In the past, black leaders had felt that these conferences presented an opportunity to gain additional housing even though the gains were accomplished by reinforcing segregation and white political control. However, Allen's invitation was rejected by the president of the Atlanta N.A.A.C.P.

---

[51]Claude Sitton, "Court in Atlanta Rebuffs Negroes," New York Times, January 5, 1963, p. 5.

[52]Adams, op. cit., p. 5.

[53]Ted Simmons and Jack Strong, "Race Buffer Goes Up, Is Hit In Court," The Atlanta Constitution, December 19, 1962.

who promised that he and other black leaders would not participate in any negotiations "until the walls come down."[54] The refusal to negotiate was based perhaps on the following considerations: the decisive role of the black vote in the 1961 mayoral election; the expectancy by black leaders of a greater degree of participation in important decisions made by Allen, and their subsequent disgust and frustration when Allen did not consult with them before the barriers were erected; the visibility of the device used to contain black expansion compared with less obvious means employed in the past;[55] and the strength of the emerging civil rights movement in Atlanta in the early Sixties.

An additional grievance of the blacks was the unacceptable offer of new land for development. Black leaders argued that the proposed land was undesirable for the construction of single-family dwellings since it was located in an area with a high concentration of heavy industries. The N. A. A. C. P. president said that blacks needed land for individual dwellings which was available to the south of the barricades, regardless of the feelings of the white residents. He said,

> As far as blockbusting is concerned, if it's blockbusting when a Negro buys a house that he needs and can afford, then blockbusting

---

[54]"Negroes Protest Buffer," The Atlanta Journal, December 24, 1962; remarks by Dr. C. Miles Smith.

[55]In fact, former Mayor Hartsfield had advised Allen to never make a mistake "they can take a picture of" (Betsy Fancher, "A Mayor for All Seasons," Atlanta Magazine, January, 1968, pp. 25-26).

will just have to stay because we have to expand somewhere.[56]

Mayor Allen's credibility with the black community was diminished considerably, not only as a result of erecting the barriers and their symbolic meaning to blacks, but also because of his tenuous defense of the act. Although the most common account of the incident resembled closely the report in the New York Times, which said that "the acknowledged objective [of the barriers] was to discourage Negroes from buying homes...in a white neighborhood,"[57] Mayor Allen denied that his actions had been racially motivated. In a written reply to his black critics, he argued that some unscrupulous real estate dealers of both races were attempting to create "an artificial, unnatural condition" through unethical misrepresentations "to panic the residents of that community." The barriers served as a warning to these real estate dealers "that Atlanta will not tolerate under the guise of 'race discrimination' the destruction of fundamental values among any of its citizens."[58]

White residents of Peyton Forest were pleased with the barriers. They formed the Southwest Citizens' Association, designed ostensibly to achieve "stabilization," although its basic motives were restrictionist. The group defended

---

[56] The Atlanta Constitution, December 22, 1962; remarks by Dr. C. Miles Smith.

[57] Sitton, New York Times, January 5, 1963, p. 4.

[58] "Negroes Protest Buffer," The Atlanta Journal, December 24, 1962; letter written by Mayor Allen.

the barriers as "a last resort" to reduce racial tensions and emphasized the part of the bargain that would make new land available to the blacks.[59]

In March, 1963, the barriers were removed after a county judge declared that their effect was to unconstitutionally segregate property ownership. A spokesman for the Southwest Citizens Association expressed disappointment over their removal but considered them to have been helpful in their stabilization efforts.[60] Mayor Allen commented tersely that the incident fortunately had focused attention on the plight of black Atlantans in their search for adequate housing.[61] After the removal of the walls the Peyton Forest residents rapidly began to list their houses for sale to blacks. Within three weeks, thirty homes had been listed by one black real estate firm. Regarding integrated residential neighborhoods, the president of the Southwest Citizens Association said, "It just isn't practical here. It's not something that has been accepted so far in this city and in this state. It just won't work."[62]

---

[59] The Atlanta Constitution, December 22, 1962.

[60] "Wall Loss Mourned as Blow to Progress," The Atlanta Journal, March 4, 1963; remarks by Virgil Copeland.

[61] Ibid.; remarks by Mayor Allen.

[62] Raleigh Bryans, "Utoy-Peyton White Owners Listing Homes to Negroes," The Atlanta Journal, March 26, 1963, p. 5; remarks by Virgil Copeland.

However, a requiem for Peyton Forest would not be complete without an examination of the role that the so-called North Side "power elite" played in the process of transition.[63] It has been a common notion among West Side whites that people on the North Side have "written off" west and southwest Atlanta and have negotiated away the racial homogeneity of the West Side for the protection of the North Side. In the Peyton Forest case, the white North Side business, social, and political elite has been charged with deliberately allowing transition to occur by refusing to make available to Peyton Forest residents the financial and political resources necessary to arrest the black invasion.

In a determination of the validity of these charges, a number of prejudices must be taken into account. First, the general socio-economic inferiority of white West Side residents has fostered an attitude of the contempt for the affluent "Establishment" residing on the North Side. An additional dimension of this inferiority complex is based on the racial composition of the West Side. The racial homogeneity of an area in Atlanta traditionally has been considered a primary factor in the determination of the area's social status. A final source of prejudice was the different political orientations of citizens of the two areas.

---

[63]The following remarks are based largely on personal experiences as a third-generation resident of Atlanta's West Side.

The North Side developed a reputation for voting habits that were considered moderate or liberal by Southern standards. On the other hand, the West Side tended to support candidates of a more conservative outlook.

Nevertheless, even after discounting the weight of these prejudices, the idea persists that the North Side elite could have intervened beneficently to halt the black encroachment in southwest Atlanta. The advocates of this notion emphasize the exhaustive measures that West Side whites took to reverse the black housing trend. For example, the Southwest Citizens Association indigenously collected over $200,000 to purchase property from whites in Peyton Forest who were threatening to sell on the black market.[64] That, obviously, still constituted insufficient resources. According to a study published by the Southern Regional Council,

> The white group did not have the city's big financial muscle behind it and could not match the combined resources of Negro insurance companies, banks, and real estate firms.

The author of this report completes his analysis with the following statement.

> Some Atlanta Negroes today [1965] believe that had major white capital really wanted to block Negro entrance into the area, it could have been done so either by outbidding the Negroes or exerting enough indirect pressure on them to force

---

[64] Adams, op. cit., p. 5.

> them to give up. But apparently these white interests decided that keeping Peyton Forest all-white was not worth a major power play and certainly they were wise enough to see that Negro occupancy of the area represented a natural extension of Negro neighborhoods. Had Negro financial interests been attempting to buy property in Buckhead, Sandy Springs, or Paces Ferry Road - all gilt-edged white neighborhoods [on the North Side] - the story would doubtless have been different.[65]

As the stages of transition advanced in Peyton Forest, a new series of top-level biracial conferences of real estate leaders was held at the request of Mayor Allen to try to prevent future territorial disputes and to draft a "voluntary code of ethics covering the sale and disposition of property in transitional areas."[66] In May, 1963, a "statement of purposes" was issued jointly by the white Atlanta Real Estate Board and the black Empire Real Estate Board. The policy paper contained extremely vague statements and appeared to emerge as a least common denominator between the interests of the groups. The document recognized the need for professional real estate guidance in providing adequate housing for all Atlantans and for "peaceful real estate transactions ethically negotiated with the least amount of friction" in areas where racial occupancy is changing. Representatives from the two groups also agreed on their opposition to "artificial barriers...

---

[65] Ibid., p. 6.

[66] "Mayor, Realtors Draft Racial Ethics," The Atlanta Constitution, March 8, 1963; remarks by Mayor Allen.

designed solely as racial buffers";[67] however, following the Peyton Forest fiasco involving artificial barriers, this was hardly an area of controversy. Although the document did not imply that the brokers intended to eliminate discriminatory housing policies, it at least avoided some of the pitfalls of former biracial agreements which usually contained explicit references to racial boundaries or to a dual housing market. However, this "statement of purpose" was couched in such vague terms that its effect has not been obvious. Furthermore, the available information on housing in Atlanta makes no further mention of its implementation.

The racial succession in Peyton Forest redirected the path of the black expansion on the West Side. By 1963, the supply of vulnerable white-owned housing in the direct line of the westward expansion was nearly exhausted. With the racial transfer of Peyton Forest, the black residential movement took a turn to the south. The story of racial transition in Atlanta's West Side is set in Southwest Atlanta after 1963. A study conducted in 1969 by a group of graduate students in city planning at the Georgia Institute of Technology focused on zoning problems of an area in Southwest Atlanta, including Peyton Forest and

---

[67] John Pennington, "Birace Unit Seeks Housing Calm Here," The Atlanta Journal, May 19, 1963.

other neighborhoods to the south which have undergone extensive racial transition. The group arrived at the following figures concerning the area's racial composition:[68]

TABLE 1

Racial Composition of Southwest Atlanta, 1950 - 1968

Year	White Population	% of Total	Non-white Population	% of Total	Total Population
1950	2188	79%	578	21%	2766
1960	5731	72%	2268	28%	7999
1968	3689	35%	6859	65%	10,548

The chart reflects not only the rate of succession in Southwest Atlanta but also the general growth of the area during the past two decades.

There is a substantial body of quantitative data which traces the development of segregation as one of the prominent characteristics of Atlanta's housing patterns and estimates the impact of this pattern on the availability and physical condition of housing for blacks.

In a landmark study on urban residential segregation in 1965, sociologists Karl and Alma Taeuber compiled an "index for residential segregation" for over a hundred

---

[68]Georgia Institute of Technology, Graduate Program in City Planning, "Southwest Atlanta Zoning Study," June 13, 1969, p. 10.

American cities, including Atlanta. The index value represents the percentage of non-whites that would have to shift from one block to another in order to effect an even, unsegregated racial distribution. For Atlanta in the years 1940, 1950 and 1960, the "index of residential segregation" rose from 87.4% in the former year, to 91.5% in 1950 and to 93.6% in 1960.[69] The Taeubers' evidence indicates that a progressively greater redistribution of non-whites was necessary during each decade in order to achieve a racial balance in residential housing patterns.

Additional evidence of increasing housing segregation in Atlanta can be derived from census-tract data collected by the Atlanta Region Metropolitan Planning Commission. The most recent figures on population by race and by census tract are based on 1970 census estimates.[70] An "index of racial homogeneity" can be compiled from this data for the years 1950, 1960 and 1970. This index reveals the percentage of census tracts in the city that are racially homogeneous: "Racial homogeneity" is designated when the people of one race compose at least 90% of the census tract's total population.

---

[69] Taeuber and Taeuber, op. cit., pp. 32, 40.

[70] Atlanta Region Metropolitan Planning Commission, Housing All Atlantans - 1970, Table 8, "Population By Race and Census Tracts - 1950, 1960, 1970."

TABLE 2

DISTRIBUTION OF CENSUS TRACTS IN ATLANTA, GEORGIA, BY PER CENT OF BLACK POPULATION - 1950, 1960, 1970

% of Black Population per Census Tract	Number of Census Tracts		
	1950	1960	1970
0 - 10%	56	59	43
11 - 35	22	12	10
36 - 65	4	5	8
66 - 89	12	10	9
90 - 100	13	21	37

Table 2 reveals that from 1950 to 1970 the number of census tracts in which blacks were the dominant occupants rose from 25 to 46. Furthermore, the number of census tracts in which blacks composed at least 90% of the total population almost tripled. This substantial redistribution of land occupancy from white dominance to black reflects very roughly the city's growing black population, which in 1970 accounted for over 50% of the city's people for the first time. Obviously, a large part of the growth of the black population can be explained by expansion into previously white areas. In fact, when the racial composition in 1970 was determined for the census tracts that were predominantly white in 1950, it was discovered that 51 had retained their dominance of white occupancy while 27 had shifted to a predominantly black composition. Of these

27 census tracts, about half (13) had become at least 90% black by 1970. These figures may also be used to reveal the propensity of segregated areas to retain their degree of homogeneity or to become resegregated with members of the other race. Of the 56 census tracts that were at least 90% white in 1950, 36 maintained their racial composition through 1970; of the remaining 20 census tracts in this group, 12 had shifted to a predominantly black occupancy by 1970. The data on the original all-black census tracts reveals this trend even more clearly. All thirteen of the tracts that were at least 90% black in 1950 remained all-black through 1970.

TABLE 3

INDEX OF RACIAL HOMOGENEITY, ATLANTA, GEORGIA
1950, 1960, 1970

Year	Number of census tracts in which people of one race compose at least 90% of total population	Percent of "racially homogeneous" census tracts of total number of census tracts in City of Atlanta
1950	69	64.5%
1960	80	74.8
1970	80	74.8

Table 3 builds on the data provided in Table 2 and reveals the significant growth in the rate of homogeneity by census tract and race from 1950 to 1960. The index of racial homogeneity is unchanged for the past decade. However, the figures in this table indicate that in Atlanta today, three of every four census tracts are occupied nearly entirely by people of one race.

The impact of the high degree of segregation on the physical conditions of private black housing is significant. Previously mentioned was the testimony of the director of the Metropolitan Planning Commission, who stated before the Civil Rights Commission that in Atlanta in 1959, blacks occupied 16% of the developed residential land although they composed 32% of the total population of the city.[71] More recent figures indicate the continued shortage of available land for black occupancy. In 1969, blacks occupied 20% of the developed residential land in the city while they composed 47% of the city's total population.[72] A comparison of these two sets of figures reveals that the black population has expanded in proportion to the total population of the city far greater (almost by four times) than it has expanded in terms of acquired land.

---

[71] See footnote number 42, above.

[72] Tom Walker, "Gunpoint Ghettoes," June 3, 1970; remarks by Nat Welch.

Overcrowding is one of the chief results of this trend. The following description in 1969 of black housing conditions in Atlanta sounds remarkably similar to an earlier description from the pre-World War II era.

> One half of the city's population has somehow ended up living in extraordinarily poor conditions, in dilapidated, overcrowded housing placed in the poorest environment, and walled off from the other half of the city. The startling fact that fifty percent of all black residents live in only one-fifth of the total residential area of Atlanta leaves much to be desired in elevating its housing standards.[73]

The trends and forces that emerge from a review of the post-World War II black expansion on the West Side of Atlanta form the basis for the current patterns of housing segregation and discrimination. To attribute the existence of these problems solely to recent or current phenomena obscures the strength of conventional thought and practice. In an account of the origins of the West Side Mutual Development Committee, a black committeeman recalled the process by which housing segregation and discrimination had developed to the point of widespread public acceptance.

> It is interesting how custom and practice can become so much a part of a pattern that it is considered by many to be a matter of

---

[73] "HUD's Equal Opportunity Office Works for Fair Housing In Atlanta," The Atlanta Inquirer, August 2, 1969; remarks by A. L. Thompson.

> law rather than of tradition...Traditional patterns, if followed long enough, eventually begin to be accepted as law.[74]

Racial segregation and discrimination in Atlanta's residential housing are entrenched firmly in tradition and practice and only rarely are questioned. However, with the emergence of several neighborhood groups involved in stabilization and open housing, the voices of dissent have become more numerous. These groups, which are the subject of the next chapter, are devoted to the goal of arresting the progress of Atlanta's racial housing tradition before the trend becomes irreversible.

---

[74]U.S. Commission on Civil Rights, op. cit.; remarks by T. M. Alexander, p. 475.

CHAPTER II

THE VOICES OF DISSENT

"There are hopeful signs that the city is ready to unite a divided community and we should recognize these...We are hearing people speak up where we heard silence before."

Leon Eplan,
Metropolitan Atlanta Conference
on Equal Opportunity in Housing,
May 29, 1968.

The voices of dissent from the traditional housing patterns in Atlanta have become more numerous in the past decade. Previously, the principal advocates of open housing or open occupancy were largely confined to black civil rights groups such as the Atlanta chapter of the N.A.A.C.P. and the Atlanta Urban League, and black professional groups such as the Empire Real Estate Board. In the 1960's, these groups continued to pursue the goals of equal opportunity in housing as one phase of the national civil rights movement. However, the Sixties also witnessed the emergence of a number of biracial and all-white organizations devoted to reversing the trend of complete racial transfer when a white neighborhood was "busted", and to achieving metropolitan-wide open housing as the most effective means to prevent the resegregation of neighborhoods in transition. These white crusaders reflected the growing awareness of whites throughout the city that the fulfillment of the black housing demand was not solely the black man's problem and that a more satisfactory solution to the housing problem must be found to replace the traditional pattern of racial succession. The alternative that they perceived - an all-black city surrounded by white suburbs - provoked them to action.

The advent of organized open housing activity occurred in 1964 when the biracial Council on Human Relations of Greater Atlanta proposed a program of open occupancy for implementation in the all-white Druid Hills-Emory section of northeast Atlanta. The council perceived the prevalance of residential segregation as one of the most pressing problems that faced the city. The program intended to encourage the residents of the chosen area to create an atmosphere conducive to peaceful integration and neighborhood stabilization. The council planned to sponsor workshops and community meetings which would provide a forum for dialogue on matters of neighborhood improvement and nondiscriminatory housing opportunities.[1]

The residents of the Druid Hills-Emory target area responded immediately with emphatic hostility to the council's plan. Their opposition was provoked initially by the fact that an unintended press leak announced the program before the residents were privately consulted. They believed that the program constituted an attempt to force them to accept blacks in their neighborhood. The president of the Druid Hills Civic Association charged the council with subterfuge and claimed that the public announcement of the program offered unethical real estate speculators an excellent opportunity to manipulate the fears of the

---

[1]Kelly Mansfield, "Council Would Educate Atlantans on Housing," The Atlanta Journal, December 4, 1964.

white residents and to induce sales of homes in the area to blacks. He feared that the end result would be complete transition.[2] In a letter to the editors of an Atlanta newspaper, a resident of the area wrote,

> In my opinion the recent threat to the property in the Druid Hills-Emory section has done a great deal of harm to the cause of the Council on Human Relations and to good relations of the races.[3]

The Council on Human Relations apparently was unable to generate community support for the proposed program. No further mention of the plan is made in any of the available literature. Besides the untimely announcement of the plan, the program's failure might be attributed to two factors: first, the appearance that the council was functioning in the role of an "outside agitator" attempting to impose its will on the community; secondly, the absence of an immediate and "natural" threat to the community's racial homogeneity. The second factor was more subtle but perhaps equally compelling in the community's reaction. If the community had perceived an immediate threat of black invasion, it might have considered the council's program a means of saving the community from complete transition. Sensing no threat, however, the residents were not inclined to risk a black invasion by

---

[2]Paul Valentine, "Announcement on Housing Called Accidental," The Atlanta Journal and Constitution (Sunday edition), November 29, 1964.

[3]"Letters to the Editor," The Atlanta Journal, December 27, 1964; letter printed from Mrs. S. H. Parker, Atlanta, Georgia.

announcing a policy of open occupancy.

On the other hand, residents of some areas undergoing racial transition have responded to the threat to the stability of their communities by establishing organizations whose initial purpose was to achieve peaceful integration. One of the most significant developments of the post-Peyton Forest transition in southwest Atlanta was the formation, in January, 1967, of the Southwest Atlantans for Progress (SWAP). SWAP was organized at the time when the entire southwest area was being disrupted by unscrupulous real estate dealers attempting to scare whites out of their homes in order to dispose of their property quickly and profitably on the "black market." Membership in the organization grew from 32 to 250 in 1967 alone. The orientation of many SWAP meetings resembled that of inter-racial "sensitivity training" seminars: The group primarily intended to provide a forum for discussions of the community's problems which related largely to racial "myths" - for example, the decline of property values and the rise in crime accompanying the entry of blacks. If the success of SWAP is measured by the extent to which it slowed the rate of transition, its impact must be considered minimal.However, SWAP's defenders have maintained consistently that it never intended to effect a particular racial quota for the area, but merely to foster harmonious relations among the residents and to provide

a basis for the resolution of common problems.[4] To a large extent, SWAP has been superceded by a newer organization, Concerned Citizens of Southwest Atlanta, which more aggressively pursues the interests of the community, particularly in the areas of zoning and responsive political representation.[5]

The most active stabilization organization in the Atlanta area today is the South DeKalb Neighbors, an affiliate of the National Neighbors, a group devoted to integrated housing. The South DeKalb group was formed in 1969 when a fair housing organization and a stabilization group operating in adjacent neighborhoods merged. The consolidation of the groups' activities was designed to permit a more efficient and concentrated attack on the forces of transition. The Neighbors' functions include bi-monthly meetings and the publication of a monthly newsletter to the residents of the area. A recent description of the Neighbors' activities included an assessment of the group's accomplishments.

> ...at the moment, the South DeKalb area seems to have survived an intense period of fear, real estate blockbusting and white flight, occasioned by the first movement of blacks into what had been an all-white neighborhood.[6]

---

[4]Tom Sherwood, "Cascade: Harried and Hopeful," The Atlanta Constitution, August 14, 1967, p. 6; and Mike Bowler, "SWAP Still Fights On But It's Tough Sledding," The Atlanta Constitution October 27, 1969, p. 6-A.

[5]Diane Thomas, "This Is Our Home: It Is Not For Sale," Atlanta Magazine, X (December, 1970), p. 66.

[6]Betsy Fancher, "White Flight," South Today, II, No. 7, (March, 1971), p. 12.

Although SWAP and the South DeKalb Neighbors were organized primarily to arrest the process of racial transition in its early stages, they evolved into vocal advocates of equal housing opportunities for blacks in all sections of the metropolitan area. They realized that the success of their stabilization efforts depended on a territorial redistribution of the black housing demand which would reduce the pressure on their communities as the primary sources of used housing for blacks. Stabilization might be achieved if blacks were not restricted in their selection of areas for possible residency. An officer of SWAP said in 1970, "The concept of fair housing has much to do with whether or not southwest Atlanta is a sound community. Outside forces act negatively on the community and hinder stabilization and efforts to build a sound community."[7]

A number of less publicized stabilization groups have been formed in transitional areas around the city. A few of these are located in areas south of SWAP's territory in the Ben Hill section of southwest Atlanta. The most recently founded group consists of residents of a neighborhood in southeast Atlanta, who organized in March, 1971. Their announced purpose is to seek to prevent the common pattern of integration followed by "re-segregation to an all-black neighborhood."[8]

[7]Community Relations Commission, "Minutes of Town Hall Meeting," April 16, 1970: comments by Mr. H. A. Huggins, Atlanta, Georgia.

[8]Bill Buchanan, "East Atlanta Goal is Stabilization," The Atlanta Constitution, March 19, 1971.

SWAP's example inspired the formation of several small fair housing groups in prestigious white neighborhoods on the North Side. The activities of these groups have ranged from informing the residents on the provisions of federal open housing laws to actively soliciting black families to purchase homes in the neighborhood. The purpose of one of these organizations was described as: "To support and encourage freedom of residence in our community so that every person, regardless of race, religion, or natural origin can secure the housing he desires, and to initiate and support programs for the betterment of the entire community."[9] However, community participation in these organizations has not been widespread. The group which most actively sought to effect the integration of the community was temporarily successful: A black family occupied a home in the area for about nine months, and then failed to renew the lease on the home.[10] Today, at least one of the organizations is defunct while most of the others lie dormant, waiting perhaps to respond to a crisis in the immediate area or to provide assistance to groups in troubled neighborhoods.

Attempts to alter Atlanta's traditionally segregated housing patterns have achieved a broader base in recent years.

---

[9]Lee Simowitz, "HUD Official Hits Integration Exodus," The Atlanta Constitution, January 30, 1969: cites By-Laws of the Morningside Fair Housing Committee.

[10]Mrs. Louis Becker, Vice-President, Druid Hills Fair Housing Committee, Atlanta, Georgia; interviewed through telephone conversation, December 27, 1970.

Although a coordinated citywide or metropolitan open housing movement has never evolved, groups with a broad representation have become concerned about discrimination and transition in Atlanta's housing. In 1967, the City Hall reporter for The Atlanta Constitution wrote,

> Open housing is being talked about more and more in Atlanta. Although the principle isn't ready to join the flag and motherhood in the non-controversial category, more and more folks are saying open housing is inevitable. And the talk is no longer left to the "knee-jerk liberals" and the theorizing sociologists.[11]

That summer, the chairman of the city's Housing Resources Committee, also a close associate of Mayor Allen, challenged a group of affluent white North Side residents to help to "settle Negroes in suburban areas." He said that the continuation of Atlanta's current housing patterns would create an all-black city, a consequence he considered as "disastrous to both races."[12] This same housing official had protested the government's use of the urban renewal program "as a tool in race relations" only eight years before in the Civil Rights Commission hearings.[13] His advocacy in 1967 of suburban desegregation and of the dispersal of

---

[11]Alex Coffin, "More Stress Put On Open Housing," The Atlanta Constitution, July 5, 1967.

[12]_____, "Housing Official Calls on Suburbanites to Receive Negroes," The Atlanta Constitution, June 8, 1967; remarks by Cecil Alexander before Trinity Presbyterian Church, Atlanta, Georgia.

[13]U.S. Commission on Civil Rights, Hearings, Atlanta, April 10, 1959; testimony of Cecil Alexander, p. 494.

of public housing throughout the city reflected the growing dissatisfaction with Atlanta's housing scene, a large part of which was based on the fear that Atlanta might become "a 128 square-mile black ghetto."[14]

In 1968, the sponsorship of fifty-six prominent citizens and organizations, including most of Atlanta's church groups and a number of civic organizations, led to the formation of the Metropolitan Atlanta Committee on Equal Opportunity in Housing. According to the executive director, the committee's primary goals were to prepare Atlanta for the provisions of the federal fair housing law, to urge a strict implementation of the law in the Atlanta area, and "to create a climate where people will accept, rather than oppose, the right of citizens to live where they want to and can afford."[15] In May, 1968, the committee held the first metropolitan-wide conference on open housing. The conference was divided into several workshops from which emerged a number of recommendations concerning the local implementation of the open housing law and the adoption of two resolutions, one calling for the passage of fair housing ordinances by the five counties and forty-one municipalities of the metropolitan area and the other

---

[14]Coffin, The Atlanta Constitution, July 5, 1967.

[15]Kathy McGrath, "Atlanta Is Warned of Ghetto Pattern," The Atlanta Constitution, May 14, 1968; remarks by Mrs. Kathleen Wood.

urging the dispersal of low-cost housing throughout all areas of the city and the suburbs.[16]

Also in May, 1968, the Georgia State Advisory Committee to the United States Commission on Civil Rights released a report entitled Toward Equal Opportunity in Housing. The report focused on housing discrimination and segregation in Atlanta and was based largely on hearings held by the committee in Atlanta the previous spring. The committee indicted the builders and sellers of housing, and government officials for complicity in schemes designed to exclude blacks from occupancy in certain areas of town. This was one of the committee's principal findings:

> Currently, as in the past, serious barriers, including violence, practices of the housing industry, and public and private policy, have restricted Negroes to certain sections of the city and to growth only on the fringes of the ghetto.[17]

The committee also recommended the adoption of local fair housing ordinances in the metropolitan Atlanta area.

Further evidence of the growing strength of the voices of dissent was the initiation in 1970 of a program in neighborhood stabilization and open housing by the Atlanta Community Relations Commission, an agency of the city government. The mayor and the Board of Aldermen approved the

---

[16]Metropolitan Atlanta Conference on Equal Opportunity in Housing, "Only a Beginning," May 29, 1968, p. 32.

[17]Georgia State Advisory Committee to the U.S. Commission on Civil Rights, Toward Equal Opportunity in Housing (Washington, D.C.: Government Printing Office, May, 1968), p. 38.

creation of the position of a permanent field representative for the commission in this area. The new position was filled by the appointment of Mrs. Pat Chapman, the founder and president of the South DeKalb Neighbors and one of the Atlanta area's most aggressive stabilization and open housing advocates. The commission's program plan in neighborhood stabilization and open housing divided the field representative's responsibilities into the pursuit of "general goals in the field of open housing" and the pursuit of stabilization in a particular transitional neighborhood. In July, 1970, the Therrell High School district in southwest Atlanta was chosen as the area in which the commission would seek to effect stabilization. According to the program proposal, "this area may be a prime target for blockbusting, but it is also a neighborhood in which a project of stabilization will have a good chance for success." The possibilities for success were estimated largely on the current racial composition of the area; that is, the field representative felt that the area had not yet reached the "tipping point" in black occupancy and therefore could be rescued from complete transition. The commission intended to rely on indigenous community leadership to provide the initiative in the stabilization program and to support the community by taking its problems directly to the appropriate city officials. In the general goals of open housing, the commission promised to solicit the cooperation of real estate dealers, to seek the adoption of local fair housing

ordinances, to offer assistance for the settlement of racial problems in the public schools, and to cooperate with church groups and stabilization organizations throughout the city.[18]

The Atlanta news media have given considerable support for the goals of fair housing and have provided extensive coverage of the activities of open housing and stabilization groups. Some of the leading radio stations, such as WSB and WGST, have editorialized in support of open housing. The daily newspapers, The Atlanta Journal and Constitution, and the black paper, The Daily World, have been outspoken on these matters, particularly since the Peyton Forest debacle in 1962. Since the founding of SWAP in 1967, the papers have featured the activities and problems of SWAP and other stabilization and fair housing groups. A large part of the editorials have included challenges to the white businessmen and politicians to become concerned about the possible adverse consequences of a continuation of Atlanta's racial separation by residence. For example, after the passage of the federal fair housing law in 1968, the editors of the Journal and Constitution urged the local implementation of the law "with as little hanky-panky by realtors, lending institutions and individuals as possible."

---

[18]Community Relations Commission, Atlanta, Georgia, "Proposed Program for Neighborhood Stabilization," June, 1970; also a large part of the information on the CRC's program is based on my experience as summer intern with the commission in 1970.

The editors concluded by saying, "The full weight of the influential people of Atlanta should be brought to bear to guarantee this."[19]

Perhaps in response to these editorial challenges, but more probably as a result of the fear that Atlanta might become a predominantly black city if blockbusting and discrimination in housing are not arrested, Atlanta's business leaders have begun to express an interest in open housing affairs. The city's business "elite", also called the Peachtree Street "power structure," has been credited with fostering the development of harmonious race relations in the past. Consequently, Atlanta's "progressive" image has continued to attract major industries and offices of national and international companies. The business elite's emerging concern over open housing is indicated by an article on blockbusting and stabilization efforts in Atlanta printed recently in the monthly publication of Atlanta Chamber of Commerce.[20] Further evidence consists of the endorsement of open housing in September, 1970, by the Atlanta Region Metropolitan Planning Commission, whose orientation on racial matters is closely allied with that of the Atlanta Chamber of Commerce. The planning commission also joined the growing list of the advocates of local fair

---

[19]The Editors, "Housing Hurdle," The Atlanta Journal and Constitution (Sunday edition), May 19, 1968 (emphasis added),

[20]Thomas, op. cit.

housing laws. Atlanta's Mayor Sam Massell considered the commission's recommendations an important step toward the realization of open housing throughout the metropolitan area.[21]

This completes the list of groups which emerged in the Sixties as organized advocates of open housing and peaceful residential integration and as voices of dissent from the firmly entrenched racial housing patterns in Atlanta. However, the discussion is not complete without noting that the voices of dissent do not always speak in unity. In fact, there is an important source of dissonance that should be mentioned.

The discord arises from a conflict of priorities assigned by the advocates of change to the principles of neighborhood stabilization, open occupancy, and adequate housing for blacks. In many instances, blacks perceive that the former goal presents an obstacle to the fulfillment of the latter goals. On the other hand, whites are more easily aroused to participate in affairs designed to prevent the complete racial transfer of a white community undergoing transition. Often, the immediate crisis of transition is not perceived by whites to be the symptom of deeper problems - the shortage of decent housing for blacks and the restrictions on the selection by blacks of areas

---

[21] Alex Coffin, "Regional Planners Back Open Housing," The Atlanta Constitution, September 28, 1970, p. 6-A.

for occupancy. This narrow perspective is especially typical of the basis for the emerging concern of the city's white business elite in racial housing affairs.

For blacks, the deliberate creation of stable, integrated communities must be considered a secondary goal until blacks can find housing wherever they can afford to buy, regardless of the racial composition of the neighborhood. The black perspective is reflected in an editorial in the black newspaper, the Atlanta Daily World, in June, 1967.

> We do not like to see any community disturbed, but on the other hand, there continues to exist a shortage in housing for our people. And as long as this is true, the people desiring housing will seek it wherever they can find it.[22]

The conflict between the differing priorities of the black and white voices of dissent was most clearly portrayed in a meeting of the Atlanta Community Relations Commission (CRC) in May, 1967. The subject of debate was a request by a West Side white civic group that the CRC recommend to the Board of Aldermen the adoption of an ordinance which would ban "for sale" signs on property in residential areas. The proliferation of signs in transitional areas was considered to be a source of panic and an incitement for white residents to abandon their property. The commission ap-

---

[22]The Editors, "Inconsistency," Atlanta Daily World, June 1, 1967.

proved the request as a result of the growing concern over transition in southwest Atlanta. However, some of the black members disagreed with the commission's decision. For example, the Reverend Samuel Williams said the ban on "for sale" signs would only be "an aspirin which will relieve but not cure." He said further, "The basic issue is race. Houses were bought and sold for years and there was no problem. The sign has nothing to do with it." Another black commissioner said that the ban on real estate signs would work against blacks. He added that "obviously taking a house off the market will mean a Negro can't buy it." Expressing the sentiment of the majority of the commission, the Rabbi Jacob Rothschild was symphathetic to Reverend Williams' view and said that "ultimately the only solution is open housing, but to use the vernacular, 'such a situation we ain't got.'"[23]

In spite of these differences of emphasis, there persist firm grounds of agreement on the direction of attack against the current forces of restriction and segregation in Atlanta's housing. A consensus has emerged among the voices of dissent which states that the private real estate industry in Atlanta is the most influential source in perpetuating the city's racial housing tradition. Open housing and stabilization advocates of both races appear to be

---

[23]"Relations Panel Asks 'Sale' Sign Ban," The Atlanta Constitution, May 27, 1967.

unanimous in the assertion that fundamental changes in the outlook and practices of real estate dealers are necessary if Atlanta is to avoid the severe consequences of becoming all-black with a white suburban fringe. In the following chapter, the charges of discrimination and blockbusting against realty firms will be examined.

CHAPTER III

THE PATTERNS OF EXCLUSION

"Ed Isakson won't sell to 'niggers,' and never has, and never will."

Mrs. Bette Belvins.
Executive Vice President,
Georgia Association of Real Estate Boards.
December 17, 1970.

The proponents of the idea that real estate dealers are largely responsible for the perpetuation of Atlanta's segregated housing patterns represent various levels of experience and involvement in racial housing affairs. From different perspectives, they perceive the role of the real estate industry as an institution and of individual realty agents in the establishment of racially distinct neighborhoods.

The real estate critics who are most frequently exposed to the racial policies and practices of realty firms are stabilization leaders in the city's transitional neighborhoods and individual white residents of these areas. To them, real estate agents employing scare tactics to induce the sale of homes and thus to resegregate their neighborhoods are the most visible forces in the process of racial change. Although stabilization activists occasionally overdramatize the contribution of realty agents to racial transition and tend to overlook the forces of tradition and public opinion which dictate against the existence of successfully integrated communities, the perceptions which proceed from their intimate involvement in neighborhood

affairs are instructive for the construction of a model of real estate influence in racial housing matters. Specifically, their comments and experiences contribute significantly to an accurate determination of the role of real estate brokers as agents of social change. This role will be defined later in terms of the realty salesman as the "gatekeeper" or "gatecrasher" of the neighborhood.

The most aggressive stabilization activists in the Atlanta area today are residents of the South DeKalb area in Decatur, Georgia, adjacent to the City of Atlanta to the east. This community lies directly in the line of a block-by-block expansion of blacks from an established black area in east Atlanta. The patterns of racial transition and resegregation in South DeKalb resemble closely the story of black expansion in west and southwest Atlanta. In 1969, according to a recent account of the area's transition, "South DeKalb was an embattled area, the victim of a massive and unscrupulous blockbusting effort."[1] A resident of the neighborhood offered the following account of the situation in January, 1970:

> South DeKalb County today lies under a siege - siege by a most sinister and irresponsible collection of real estate peddlers who, I am sure, cause good and honest men of the profession to cringe in disgust. These peddlers make their fortunes on the home-starved and ill-informed black homeseeker and the tradition-scarred white homeowner.[2]

---

[1]Betsy Fancher, "White Flight," South Today, II, No. 7 (March, 1971), p. 12

[2]Jack Tatum, "Blockbusting in South DeKalb," The Atlanta Journal, January 17, 1970.

In the spring of 1969, a predominantly white group of residents led by two housewives, including Mrs. Pat Chapman, formed the South DeKalb Neighbors to try to combat blockbusting and the resulting rapid rate of transition. Before integration arrived in her neighborhood, Mrs. Chapman never understood why racial transition occured. She said, "It never dawned on me that real estate men would scare people out of their homes...that real estate people were the cause of so many areas going from white to black." She listed some of the techniques used extensively by real estate salesmen in her neighborhood.

> Some of the scare tactics they use are to tell you that if you don't move now, you may be left holding the bag...property values are going down...people with children are moving...Gordon High [a nearby school] is going down...the whole area will be black in three months...just anything to terrorize people.[3]

In an upper middle-class area of southwest Atlanta, white homeowners have experienced similar forms of real estate harrassment. In 1969, a resident said, "Frankly, the real estate people are just scaring the hell out of everybody by constantly calling them and hinting that the neighborhood will eventually be occupied exclusively by Negro families." Another resident reported, "They [realty agents] harrass us almost every day. They come to your door and call you on the telephone at all hours of

---

[3] Harry Murphy, "Fighting the Blockbusters," The Atlanta Journal and Constitution (Sunday edition), June 29, 1969; remarks by Mrs. Pat Chapman.

the day and night to ask if you're ready to sell."[4] A white homeowner on a street where "for sale" signs dotted the landscape said, "The psychological effect of these signs waving at you is terrible," to which a neighbor added, "It's like living in a cemetery with all these signs."[5]

More subtle but equally disturbing real estate practices have been reported by transitional area residents. A lady on a recently integrated street received a letter from the sales manager of a realty firm with the following message:

> I have been following with great interest the sales of homes in the area. Are you going to be selling your home soon? I am in the real estate business and I am offering my service to you...I appeal to your better judgment, let me list your home now while the market is good. Our sales staff want to and will work hard for you.

The recipient of this message wrote the editors of an Atlanta newspaper and related her feeling about the realty firm's letter. She said, "Can you imagine what happens when a person receiving this letter sees a Negro realtor at his neighbor's house (uninvited, of course) trying to solicit the neighbor's home to sell?"[6]

The success of harrassing tactics is difficult to quantify. However, one indication of the effectiveness of

---

[5]Atlanta Community Relations Commission, "Comments Made by Citizens at Town Hall Meeting," April 16, 1970, p. 3; remarks by D. W. Edwards and Plu Tribble.

[6]Reg Murphy, "The Homeseller Writes a Letter," The Atlanta Constitution, April 24, 1969; remarks by Mrs. C. E. Robinson.

these techniques is the rapid rate of racial change in the areas of the heaviest real estate activity. In 1969, for example, the president of a fair housing group in southeast Atlanta said that in one section of her neighborhood a single real estate agent had listed eleven of fifteen houses on a street by contacting all the homeowners. She adds, "As the saying goes, that street went colored."[7]

The first blockbusting suit against a realty firm in the Atlanta area was filed in 1969. The suit was also the first case of blockbusting brought to court by private plaintiffs under Title VIII, the "fair housing" provision, of the Civil Rights Act of 1968 which among other things prohibits references to race as a means for realty agents to induce the sale of property. One of the forms of blockbusting most familiar to stabilization workers was exposed in the suit filed against a firm in South DeKalb which had spread rumors concerning the changing racial composition of the neighborhood. Residents of the area testified that certain agents of the firm urged them to sell their homes immediately because the area "was going colored" and soon would be "all occupied by colored." The presiding judge said, "In a determination of credibility, it is found that the statements [regarding race] were actually made and the only motivation discoverable from the facts would be the inducement to list and sell with the consequent commission

---

[7]Harry Murphy, Journal and Constitution, June 29, 1969; remarks by Mrs. Peggy Helton.

profit to the defendants." The firm was enjoined from blockbusting, and punitive damages of $750 were awarded the complainants.[8]

The adverse publicity that accompanies a blockbusting suit is considered by realty brokers to be a serious threat to the reputation of the firm and consequently to the firm's financial security. Thus it would appear that federal and state laws which prohibit racially motivated sales techniques would deter the indulgence in such acts. However, open housing advocates argue that the incidence of blockbusting far exceeds the cases that are brought to court. The deterrents to the initiation of a blockbusting suit include the elements of time, complexity, and awareness of the laws.[9] The program plan of 1970 in neighborhood stabilization and open housing for the Atlanta Community Relations Commission says,

> The legal tools with which we can work in promoting neighborhood stabilization and open housing are inadequate to effectively cope with the problem. The complicated procedures involved in executing alleged cases of blockbusting hinder the speedy withdrawal of illegal real estate activity in a transitional area.[10]

---

[8]William B. Williams, "Judge Orders Injunction On Blockbusting In DeKalb," The Atlanta Journal, September 3, 1969.

[9]The president of SWAP estimated in 1970 that only about 10% of the people in Atlanta are aware of the current blockbusting laws.

[10]Atlanta Community Relations Commission, "Proposed Program for Neighborhood Stabilization," 1970, p. 2.

The current laws against blockbusting do not provide preventive measures. They only provide a means to respond to the act after it has been committed, and usually after the damage has been done to the stability of the community. The initiation and prosecution of a suit on blockbusting charges consume more time than is often required for a few effective salesmen to induce the sale of homes in a white community to black buyers. Furthermore, the blockbusting laws only prohibit overt references to race by the realty agent. Some sales tactics are employed which do not mention the neighborhood's changing racial composition but which communicate the same message to the homeowner.

Thus the legal remedies for blockbusting have been incommensurate with the scope of the problem in Atlanta. The close correlation of real estate harrassment and scare tactics to the racial transfer of a particular neighborhood has become a standard pattern. The end results have been a perpetuation of the segregation in Atlanta's residential housing and a fading confidence in the belief that integration might be achieved without complete transition.

Open housing and neighborhood stabilization advocates admit that only a fraction of the total number of real estate brokers in Atlanta openly indulge in blockbusting.[11] To their colleagues in real estate, these relatively few

---

[11] Tom Walker, "Blockbusting Gives Bad Image," The Atlanta Journal, June 5, 1970, p. 20-A.

blockbusters are considered marginal operators. According to a prominent black broker in Atlanta, the established, reputable and financially secure realty firms are highly unlikely to engage in blockbusting. He said that smaller, newer, and less reputable firms are involved more often in blockbusting as a means to make "fast money."[12]

However, this does not intend to absolve the large majority of realty firms from any blame for the tactics of the few. In fact, as a current student of race and residence in Atlanta points out,

> ...most real estate brokers contribute to racial transition by placing newly integrated areas into the black housing market. Areas in the early phases of transition are shown only to potential black purchasers and hence most of the purchasers are black. The expressed reason of real estate brokers for not showing housing in these areas to whites is that white families are not interested in such integrated areas. But the white purchaser is seldom questioned as to his interest.[13]

A recent survey conducted for the purposes of this thesis provides data which reinforces at least partially the analysis offered immediately above. Almost 90% of the firms responding to a questionnaire (22 of 25 firms total) replied

---

[12]O. V. Williamson, Owner, Williamson and Company; past president, Empire Real Estate Board; private interview, December 29, 1970.

[13]Richard M. Reimer, "Planning With Racially Changing Neighborhoods" (unpublished master's thesis, Georgia Institute of Technology, 1971), p. 18.

affirmatively to the question, "Does it appear to you that a dual housing market exists in Atlanta, one white and the other black?"

Residents of transitional areas offer similar supporting evidence. A stabilization leader says, "Our experience in South DeKalb has been that...some real estate agents will only show to Negroes," to which another South DeKalb resident adds, "I've come to the conclusion that a lot of people who move to a new neighborhood are not there by choice, but because the real estate brokers assumed their choice...These Negroes in South DeKalb didn't have that choice."[14] Stabilization leaders in South DeKalb and in southwest Atlanta also allege that most real estate brokers with listings in these areas only advertise the homes in the city's black newspapers.[15] This practice significantly reduces the chances that the information on the availability of homes in these areas will reach white prospective homebuyers.

Thus emerges the close relationship between blockbusting and discriminatory real estate practices which tend to restrict sales to blacks to certain areas, particularly transitional or potentially transitional areas. In fact, blockbusting is a product of restrictive real estate

---

[14]Harry Murphy, op. cit.; remarks by Mrs. Peggy Helton and Jack Tatum.

[15]Ibid.; remarks by Helton.

practices. As a result of real estate techniques which prohibit or at least discourage the purchase of homes by blacks in white areas, the demand for black housing can be fulfilled only in black, transitional, or potentially transitional areas. In the diagram on page 69, the author of a master's thesis in city planning at the Georgia Institute of Technology illustrates the dynamics of racial transition.[16] The author's analysis of this diagram contributes significantly to the design of a model of real estate involvement in housing segregation in Atlanta and other cities.

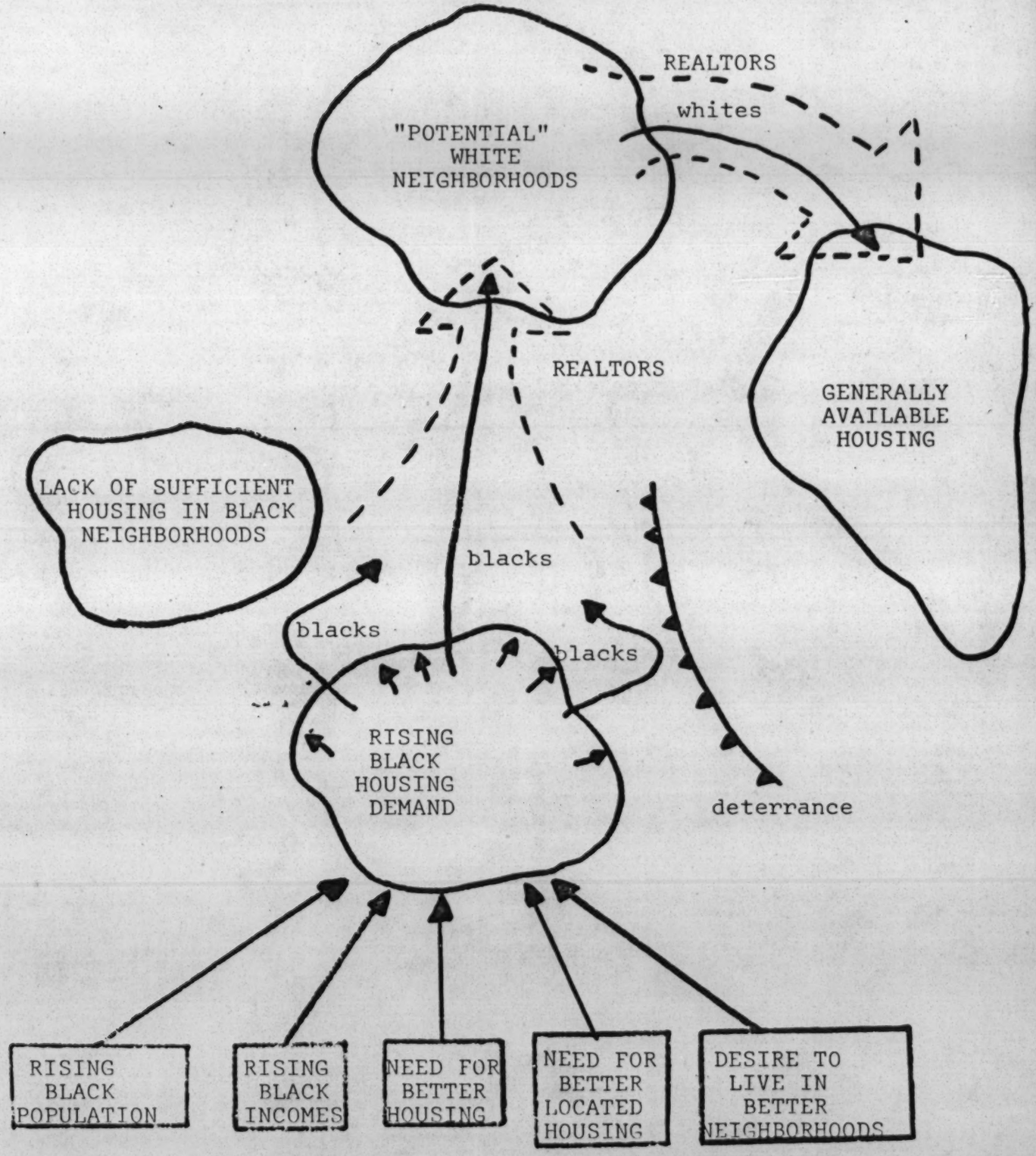
He writes that the preliminary conditions that enable transition to occur are "the existence of exclusively black and white residential areas and the scarcity of stable integrated residential areas." Housing in Atlanta fulfills these conditions. Rising black demand for more housing, better housing, and housing in better neighborhoods is also a major prerequisite for transition. Those involved in real estate at all levels in Atlanta, including all the black brokers recently surveyed for this thesis, affirm the shortage of housing for blacks who can afford property in decent residential areas.

On the frustration and fulfillment of the need for black housing, he writes,

---

[16] Riemer, op. cit., "Figure 2, Dynamics of Racial Transition," p. 8.

FIGURE 1
DYNAMICS OF RACIAL
TRANSITION



> Rising black housing demand must be viewed in relation to segregated housing patterns. Black Americans compete for an artificially limited amount of housing. These artificial limits are determined by factors which frustrate the fulfillment of black housing demand and cause the demand to accumulate.
>
> Discrimination in the sale and rental of housing prevents black families...from obtaining generally available housing outside black residential areas and there is a lack of sufficient new housing construction inside black areas.

With other sources of fulfillment being frustrated, black housing demand "eventually becomes sufficient to inundate an entire white neighborhood which is suitable for racial transition." A "suitable" or "potential" white neighborhood for racial change is determined by its "proximity to black neighborhoods, the type of housing in the neighborhood, and the ability and desire of white residents to move, and the extent of white housing demand exerted on the neighborhood."[17]

The role of real estate brokers as agents of social change and control is firmly established in the history of race and residence in Atlanta. Perhaps the most vivid portrayal of this role is contained in an examination of the Peyton Forest transition in 1963. Even if the severely limited supply of housing for the growing black population is taken into account as a major factor in the Peyton Forest transition - which of course it was - there remains a

---

[17] Ibid., pp. 9-12. (emphasis the author's).

residue of charges that the activities of realty firms operating in the area precipitated the territorial dispute. The forces of opposition to black entry in Peyton Forest have been discussed already. This discussion will focus on the role of real estate agents as a primary instigating force behind the entry of blacks, the subsequent complete racial transfer, and the contribution of realty agents to the protection of other white communities from black entry.

The framework for this discussion is provided by the author of a study involving the social and psychological determinants of race relations in transitional areas. He wrote,

> The initial definition that a given neighborhood is appropriate for Negro entry may not be made by a Negro at all. There are instances in which Realtors have made this definition, have introduced Negro occupants into hitherto all-white communities, have exerted themselves to frighten whites into leaving and have then benefited by the increased turnover of homes as panic and erosion ensue.[18]

This pattern of transition characterizes the Peyton Forest situation to a significant degree. The available evidence on the causes for the initial disruption in the community forms a reasonable basis to believe that certain black and white brokers agreed on the expediency of introducing blacks

---

[18] Joshua A. Fishman, "Some Social and Psychological Determinants of Intergroup Relations in Changing Neighborhoods," in Open Occupancy v. Forced Housing Under the Fourteenth Amendment, ed. by Alfred Avins (New York: The Bookmailer, Inc., 1963), pp. 132-133.

into the area.

The factors which determine the definition by brokers that an area is ready for transition are enumerated by the author of the study mentioned above. The most important dimension of "Realtor definition" include the social, political, and economic status of the white residents, and the proximity of the white area to a black community. He wrote, "There are indications that Realtors...make as carefully reasoned (or rationalized) choice of neighborhood as when the initial definition is made by Negro families themselves." The considerations influencing the broker's decision are enumerated:

> Neighborhoods without residents of some power, authority, or influence, either because of their recency or because of the nature of the social class occupying them, and neighborhoods contiguous to heavily Negro districts make the most likely targets for this type of Realtor definition.[19]

The conformity of Peyton Forest to these criteria is impressive.

In line with the model of "Realtor definition", the following considerations may be identified as determinants in the decision of real estate brokers to open Peyton Forest for black occupancy through blockbusting tactics.[20]

---

[19] Ibid., p. 133.

[20] The information for this part of the discussion is based on my personal familiarity with the Peyton Forest transition and my acquaintances among several of the original white residents of the area.

The residents of the area were of a middle-class and upper middle-class economic base; they were mostly white-collar workers with a few professionals. Most of the homes were approximately five years old and were purchased at prices ranging from $20,000 to $50,000. The community was separated from a large black residential area by only a few miles. As a guarantee to the white developer, Peyton Forest was designated by real estate speculators of both races as "off-limits" for black intrusion. Nevertheless, its proximity to large black communities, and its location in the line of the westward black expansion later made it highly vulnerable for black invasion and for "Realtor definition" of the propriety for blacks to reside there.

Furthermore, a widely accepted belief throughout the city contended that the political clout of white residents of west and southwest Atlanta was diminishing relative to that of whites on the North Side. One reason was that the number of whites in the older communities on the West Side was decreasing. In these areas, political and social alliances were once strong and the residents exerted considerable influence over city affairs. As the occupancy of these areas changed completely and rapidly, the sources of cohesion and influence were dispersed and coalitions were severed. The newer white areas on the West Side, such as Peyton Forest and other communities known as West Manor, Cascade Heights, and Beecher Hills (all of which have changed racial oc-

cupancy significantly), have not regained the political and social prestige and power that former occupants of the older West Side areas enjoyed. In fact, the incidence of high political, social, and economic status is greater among the new black residents of these areas than among the former white residents.

Finally, in terms of status, to whites in other areas of Atlanta and particularly on the North Side, the fact that the West Side contained large areas of concentrated black occupancy contributed to the notion that the area was being "written off" by the city father's as an area of inevitable transition. The relation between status and race and residency in Atlanta is indicated by the nomenclature of streets on which both races live, although in separate communities. An example is a street in northeast Atlanta which originates in a black community and continues into a white area. At the intersection which separates the two communities, the name of the street changes from Boulevard to Monroe Drive. Even more extraordinary is the fact that during a period of rapid racial transition in a West Side community, the name of the connecting street changed as the transition proceeded block by block.[21]

The elements of "Realtor definition" that are identified in the Peyton Forest conflict serve as a guide to

---

[21] Samuel L. Adams, Blueprint for Segregation (Atlanta: Southern Regional Council, 1965), p. 6.

understanding the continuing racial transition and resegregation of southwest Atlanta. However, it is not unusual for transitional area residents today to feel that their community has been deliberately chosen for racial transfer by real estate dealers. The obnoxious presence of pestering realty agents and the proliferation of "for sale" signs largely account for this notion, particularly when the residents perceive the tranquility of similar neighborhoods in other areas. This belief was articulated by a southwest Atlanta resident at a recent "Town Hall" meeting of the Atlanta Community Relations Commission. He said,

> What happens, the black real estate people in this town call me up every day, pester me, to sell my house...I have not seen this happening in any other area of Atlanta, which leads me to believe that this is a planned area for the black man and the white man is not wanted in Southwest Atlanta. The only thing it [real estate solicitation] is doing is turning all of Southwest Atlanta black.[22]

A similar but less radical claim of stabilization advocates is that the harrassing sales techniques of realty firms are dictated by the agents' definition of complete racial transfer as the inevitable result of black entry. Real estate practices which are designed to conform to the irreversible trend of resegregation actually increase the likelihood that complete transition will be effected. In South DeKalb, for example, Mrs. Chapman claims that she had

---

[22]Atlanta Community Relations Commission, "Comments Made By Citizens At Town Hall Meeting," March 31, 1971, p.3; remarks by Marion Wood.

occupied her present residence for twenty years without being solicited by real estate agents inquiring about her intentions to sell her home. She feels it was no mere coincidence that realty agents began to contact her after the first black family bought a home in the area.[23] Similarly, in a suit initiated by the Justice Department in 1970 against six realty firms allegedly engaged in blockbusting in South DeKalb, the prosecuting attorney presented affidavits of residents of recently integrated neighborhoods who had resided there for nineteen years without ever being contacted by real estate firms until blacks moved nearby. The attorney also presented an affidavit from a resident who claimed that he told an agent of the firm cited for blockbusting that the agent's solicitations in the neighborhood were severely hindering the residents' attempts to stabilize the area. The agent responded by referring to Kirkwood, an adjacent community which experienced complete racial change, and told the resident that once an area began the transition, it could not be contained.[24]

However, these indications of the existence of a [illegible]erent pattern of "Realtor definition," and the accompany[illegible]g real estate practices designed to fulfill the definition, constitute only half of what the author meant by the term "Realtor definition." Projected onto the Atlanta scene,

---

[23]Harry Murphy, op. cit.; remarks by Mrs. Pat Chapman.

[24]William B. Williams, The Atlanta Journal, September 3, 1969.

this term also refers to the protection from black invasion which real estate brokers have provided certain white areas of the city, particularly the socially, economically and politically prestigious and racially homogeneous North Side. The credentials of this white area dictate against the initiative of realty firms to promote the entry of blacks. According to the author of the term "Realtor definition," "Thus Realtors act not only as the 'gate keepers' of status-ful neighborhoods but as 'gate crashers' of nonstatus neighborhoods."[25]

The author of a PhD. dissertation at Yale University built on the "gatekeeper" concept his theory concerning real estate influence in the determination of the composition of residential neighborhoods. The author wrote,

> This study in social control explores the role of the real estate agent as a "gate-keeper" of the community's residential areas. It is proposed that...real estate agents play a significant role in the structuring of residential areas by selling houses in any given area to those customers who, by virtue of their statuses and personal character-istics, symbolize cultural values which are similar to the cultural values symbolized by the past and present residents of that given area.[26]

---

[25]Fishman, op. cit., p. 133.

[26]Stuart H. Palmer, "The Role of the Real Estate Agent in the Structuring of Residential Areas: A Study in Social Control" (unpublished Ph.D. thesis, Yale University, 1955), pp I, 16-17.

Conversely, realty agents do not sell homes to customers who symbolize cultural values which are dissimilar to the residents of an area. The most important cultural values are race, ethnic origin, religion, and income. As the basis for his thesis, the author examined the past three sales of fifty real estate brokers in New Haven, Connecticut. He discovered that 90% of the sales were made to customers whose cultural values were similar to those of the residents in the area where property was purchased. In nearly all these cases, the matching of cultural values did not occur merely by chance. He found that it happened either because the real estate agent guided the customer into an area whose cultural values were approximately equal to those of the customer or because the customer chose such an area and the agent concurred in that choice.[27]

The agents' most frequently employed techniques of control included the automatic matching of customers and areas, distortion of facts concerning the availability of property for sale, and the agents' warning to the unwanted customer of unhappiness as a resident in the area. Other methods included the agents' avoidance of a customer and warning to the customer of physical harm if he purchased property in an inappropriate area. The high incidence of the agents' success in matching customers to communities led the author to conclude, "Unquestionably, agents are efficient gatekeepers of the community's residential areas."[28]

[27] Ibid., pp. 64-65.

[28] Ibid., p. 71.

However, realty agents do not perform their discriminatory acts in a social vacuum and they do not deserve all the blame for the perpetuation of segregated housing patterns. Responsibility must be dispersed among lending institutions and builders as well as realty agents. The former sectors of the private housing industry commonly play less visible roles in the scheme of residential segregation and discrimination but are influential participants in determining the success or failure of peacefully integrated neighborhoods.

According to the Commission on Race and Housing, mortgage institutions have "provided major support for racial segregation by their policy of lending to non-whites only in certain areas and refusing to finance the purchase of housing by non-whites in white neighborhoods."[29] Similarly, in 1968 the Georgia State Advisory Committee to the United States Commission on Civil Rights reported that the "overriding concern" of most of Atlanta's bankers was for "tranquility" rather than for the formation of policies to aid in the development of an open and desegregated city.[30] Commenting on his firm's policy concerning mortgage loans to

---

[29] Commission on Race and Housing, Where Shall We Live? (Berkeley: University of California Press, 1958), p. 29.

[30] Georgia State Advisory Committee to the United States Commission on Civil Rights, Toward Equal Opportunity in Housing (Washington: Government Printing Office, May, 1968), p. 40.

blacks purchasing homes in white or "controversial" neighborhoods, an officer of one of Atlanta's largest lending institutions told the committee, "I think we'd be reluctant to do that due to it might - and it has - caused discord and reflect upon us in some way."[31] The committee concluded, "Generally, the bankers did not feel that their institutions bore any responsibility for encouraging equal opportunity in housing in Atlanta."[32]

Similarly, the committee discovered "a denial of basic responsibility" in the attitude of builders toward establishing an open housing market.[33] In reply to questions concerning the willingness of builders to sell houses to blacks in all-white subdivisions, a representative of the Home Builders Association of Metropolitan Atlanta said,

> If this question implies that a builder might...sell to a Negro family or construct for a Negro family in a location not otherwise being marketed to Negro families, we doubt very much whether such could be accomplished in Atlanta, Georgia, at this time.
>
> We believe there are several distinct and separate housing markets in this community. There is a white housing market and a Negro housing market.[34]

---

[31] Ibid., p. 25; remarks by James P. Brown, attorney, Atlanta Federal Savings and Loan Association.

[32] Ibid., p. 26.

[33] Ibid., p. 40.

[34] Ibid., p. 27; remarks by representative of the Home Builders Association of Metropolitan Atlanta.

Nevertheless, the component of the housing industry in Atlanta that most directly contributes to the perpetuation of segregated housing patterns and therefore is most frequently criticized for many aspects of its involvement, is the private real estate industry. A former Justice Department attorney who prosecuted blockbusting and discrimination cases against realty firms in Atlanta from 1968 to 1970 asserts that nearly every white real estate broker in the city is engaged in discriminatory practices. Furthermore, he is convinced that most black firms deliberately seek to perpetuate the system that excludes blacks from white areas. The financial rewards for their participation are great.[35]

The forms of discriminatory and exclusionary real estate practices in Atlanta may be divided into three categories: refusal to deal with blacks seeking homes in all-white areas, "negative selling," and misrepresentation on the availability of homes in white areas. Although these practices are not mutually exclusive of each other and may be employed simultaneously by a realty agent to prevent a black from buying in a white area, they will be explained individually here. The main sources of evidence which point to the existence of these practices are the allegations of open housing advocates, the experiences of

---

[35]Michael J. Hoare, former attorney for U.S. Department of Justice; interview conducted over telephone, March 29, 1971.

citizens who have received discriminatory treatment from realty agents and the investigation and subsequent exposure of some of these practices in housing discrimination suits.

Misrepresentation of the availability of homes in white areas is a common form of real estate discrimination, according to the president of the Southwest Atlantans for Progress (SWAP). Based on his experiences, he claims to know of some cases and to suspect many other instances in which a realty agent informed an inquiring black customer that a home in a white area either had been withdrawn from the market by the owner or that a contract for the purchase of the property had just been signed, when in fact neither was the case.[36] This practice was exposed in a recent law suit brought by the Justice Department against an Atlanta firm, Northside Realty Associates. Among other charges which will be discussed later, the company was cited for "representing to prospective Negro purchasers that homes are unavailable which are in fact on the market."[37] The effect of misrepresentation is, as in the other forms of discrimination, to exclude blacks from purchasing property in particular areas and to force them to seek property in areas "open" for their occupancy.

---

[36] William M. Alexander, president of SWAP; personal interview, December 28, 1970.

[37] Achsah Nesmith, "Bias Suit Filed Against Atlanta Realtor Firm," The Atlanta Constitution, July 11, 1970.

The same official of SWAP alleges that "negative selling" techniques are commonly employed by realty agents to discourage the purchase by blacks of property in white areas. He explains that selling a home normally requires a certain effort on the part of the salesman. An effective way for a realty agent to inhibit the intentions of a customer and to frustrate the customer, for example, is by delaying his request for an appointment to see the property or by not keeping an appointment to show the property.[38]

Negative selling might also include the salesman's efforts to make the property appear as unattractive as possible. This practice was admitted by the owner of one of Atlanta's luxury apartments who was attempting to keep his apartments all-white.[39] Evidence of this practice also emerges from a study conducted in 1967 on the racial policies and practices of randomly selected Atlanta realty firms. The study was carried out by Al Henry, a black research assistant of the Southern Regional Council in Atlanta. He responded to newspaper advertisements which listed property for sale in white areas in Atlanta. When Henry inquired at a realty firm about a certain listing in a white neighborhood in southwest Atlanta, the agent replied that Henry would find

---

[38]William M. Alexander, personal interview.

[39]Hugh Nations, "Plush Apartments Hold Color Line," The Atlanta Journal and Constitution (Sunday edition), July 6, 1969, p. 14-A.

life in the area quite unpleasant. However, as an alternative, the agent attempted to accomodate Henry's apparent desire for property in southwest Atlanta by offering to show him a home for sale on a street already partially occupied by blacks.[40]

Another form of "negative selling" has elements of misrepresentation; that is, the practice of a realty firm to raise the price on a piece of property in a white area when the firm discovers that a black family is interested in its purchase. Evidence of this practice is based on the experiences of a black woman testifying in 1967 during the hearings of the Georgia State Advisory Committee in Atlanta. Relating her experiences as a bona fide prospective homebuyer seeking property in a white neighborhood, she told the committee,

> Most of the homes were listed by white Realtors, and they were wonderful over the phone. They were not able to detect [my] race. I was given prices, and appointments were established. Once [my racial] identity was known, the houses were not available, and if available, the price had increased from $2,000 to $4,000.[41]

Another black woman told an Atlanta church group in 1968 about the obstacles she faced in finding cooperative realty

---

[40] Al Henry, Notes on study by author of real estate practices in Atlanta, 1967.

[41] Georgia State Advisory Committee, op. cit., p. 25; remarks by Mrs. Henrietta Canty.

agents who would help her to locate a home in a white area. Of the treatment commonly accorded to her by the real estate dealers she contacted, she said, "We've been getting the 'run-around.' When they find out I'm a Negro the price goes up or they decide it's not for sale.[42]

In the course of the research on the racial practices of Atlanta realty firms by Al Henry, he discovered that a number of firms had a policy of not showing homes in white areas to black customers. Posing as a homebuyer interested in property listed in white areas, he was consistently refused service by white real estate firms. An example of the response he received to his inquiries is contained in the following account of a conversation with a white real estate salesman. The home in question was located in a white subdivision north of Atlanta.

> Henry - "Is this area open to Negroes?"
> Salesman - "No, it is not open! It is less open than any other area."
> Henry - "Why?"
> Salesman - "It is further from the city. There are no Nigras concentrated in this area. The people here are less tolerant. There won't be any Nigras in that area for 30 years. If a Nigra tried to come in it would be for agitation and not because of desire."[43]

More recent instances of the refusal of Atlanta realty firms to deal with blacks seeking homes in white areas have

---

[42]Philip Gailey, "Churches' Housing Panel Hears Problems of Negroes in Locating," The Atlanta Constitution, May 13, 1968; remarks by Mrs. Doris Lundy.

[43]Al Henry, op. cit.

been exposed in two housing discrimination suits initiated by the Justice Department. The first suit was brought to court in June, 1970, and an injunction against the continuation of the firm's discriminatory practices was issued by a federal judge in November. The court found that the realty firm followed a policy of refusing to show or to sell homes to blacks except in all-black or transitional areas. Furthermore, the firm deliberately discouraged white customers who expressed an interest in property located in all-black or transitional areas. The incident upon which the case was based took place in South DeKalb County. The realty company refused to sell a house on an all-white street in the area to a black customer. The owner of the property told the firm's agent that "he preferred not to sell his property to a Negro, to which the agent replied that he would 'do his best.'"[44] In response to a challenge to the legality of his company's policy, a co-owner of the firm replied, "I don't care about federal laws. I have my own company policy and I will not sell to a black family where there are no other black families living nearby."[45] He also told the prosecuting Justice Department attorney that the company had a policy of "not being the first real estate company to sell a house to a Negro in any white area," and

---

[44]Bob Rohrer, "End Bias, U.S. Tells Realty Co.," The Atlanta Constitution, November 12, 1970.

[45]Nesmith, op. cit., June 2, 1970; remarks by Jerry Cloutier, vice-president, Alexander and Cloutier Realty Co., Decatur, Ga.

that the policy was implemented by concealing from black customers the listing of property available in white areas.[46]

Open housing advocates have alleged the existence of another source of housing discrimination which was exposed in a law suit recently. It has been a common notion that most white real estate firms on the North Side have sought to systematically exclude blacks from purchasing property in North Atlanta. These suspicions were largely confirmed when the Justice Department filed a housing discrimination suit against a reputable real estate company located on the North Side. The company, Northside Realty Associates, was responsible for the largest residential sales volume in the state in 1970. For the past year, Northside reported a sales volume of $60.5 million on 1,402 sales; its nearest competitor in Atlanta effected sales totalling $23.5 million.[47] Even more significant, however, is the fact that the executive vice-president of the firm Ed Isakson, is the chairman of the Georgia Real Estate Commission, the official state regulatory body over real estate firms in Georgia.

In the suit, filed July 10, 1970, Northside Realty was accused of simply refusing to deal with blacks in general, and specifically of refusing to show or sell homes to blacks

---

[46] Ibid.

[47] Sallye Salter, "32 Real Estate Firms List $238.9 Million Sales Here," The Atlanta Constitution, January 14, 1971, p. 11-D.

who inquired about homes in all-white areas. The suit charged further that blacks attempting to purchase homes are referred to other firms which traditionally have sold homes to blacks and which sell homes in all-black or integrated neighborhoods. Finally, the company was charged with misrepresenting the availability of homes in white areas to prospective black buyers.[48]

The attorney who is now prosecuting the case for the Justice Department reports that a pre-trial conference is set for April 29. He is confident of the conclusiveness of the evidence against Northside Realty. The witnesses include two black couples who were refused service by the firm when they indicated a desire to purchase homes listed by the company on the North Side. The Justice Department attorney suspects that similar discriminatory practices are employed by many white real estate firms in all sections of the Atlanta area. He adds that some black realty firms cooperate in this scheme of discrimination by accepting referrals of black homebuyers from white firms and by showing them only homes in black or transitional neighborhoods. These black firms are reluctant to expose their white compatriates because of the financial rewards available through this scheme to themselves.[49]

---

[48]Nesmith, op. cit., July 11, 1970.

[49]Thomas Keeling, attorney, U.S. Department of Justice; interview over telephone, March 23, 1971.

An Atlanta real estate broker and two officials of the Georgia Association of Real Estate Boards, an affiliate of the National Association of Real Estate Boards, confirmed in personal interviews the illegal practices with which Ed Isakson and Northside Realty are charged. The broker, who is a close associate of Isakson, deals mainly in residential property in southwest Atlanta, including the black and transitional neighborhoods in the area. He admits to having had Isakson refer blacks to him after Isakson either refused to deal with them or after they were unable to fulfill the economic requirements of purchasing a home on the North Side.[50] Another close friend of Isakson offered similar evidence. This man is also a broker, as well as being the director of the largest real estate school in Georgia and the 1971 president of the Georgia Real Estate Board. He also acknowledged Isakson's participation in the discriminatory practices for which he is charged and he named a black real estate firm on the West Side as a primary recipient of Isakson's referrals.[51] Finally, the executive vice-president of the Georgia Real Estate Board and another admirer and confidante of Isakson provided an additional insight. She asserted that Isakson "won't sell to 'niggers' and never has, and never will."

[50]Cliff Bullard, owner, Bullard Realty Co., Atlanta, Georgia; personal interview, December 29, 1970.

[51]John C. Correll, Director, Georgia Institute of Real Estate, Incorporated; owner, The Realty Group, Inc., Atlanta; personal interview, December 16, 1970.

She also claimed that Isakson personally admitted to her that he refused to deal with the black homebuyers who are the principal complainants in the suit against his firm.[52]

Commenting on the suit against Isakson and Northside Realty, a former Justice Department attorney who was the original prosecutor in the case summarized some of the major themes of this chapter which seeks to establish the role of the real estate industry in the perpetuation of Atlanta's segregated housing. His comments draw the focus sharply onto the Atlanta housing scene. He said, "The pattern all over Atlanta is very much related. If Isakson is referring Negroes to southeast and southwest Atlanta firms it makes it possible for them to blockbust...It makes the black fellow who comes to Northside for a house available as a tool to be used by blockbusters." He added that if homes were available to blacks on a non-discriminatory basis in the North Side areas, there would be less pressure on transitional areas to supply the housing necessary to meet the black demand.[53]

Even though the Isakson case involves an allegedly prime source of housing discrimination in Atlanta, its impact as

---

[52]Mrs. Bette Belvins, executive vice-president, Georgia Association of Real Estate Boards; personal interview, December 17, 1970.

[53]Nesmith, op. cit., July 11, 1970; remarks by Michael Hoare.

a deterrent against the practices of other companies similarly engaged in discriminatory acts is uncertain. The real estate broker previously mentioned as a recipient of black referrals from Isakson does not expect him to suffer financially or to find his position on the state Real Estate Commission to be in jeopardy if Isakson receives an unfavorable disposition of the case against him.[54] Furthermore, although open housing advocates in Atlanta are pleased with the exposure of Isakson's firm, they are largely dissatisfied with the nature and the enforcement of the open housing laws. As in blockbusting, the incidence of discriminatory acts committed by realty firms far exceeds the number of cases that are brought to court. The enforcement of the federal fair housing law is based almost wholly on individual complaints. This system requires the individual citizen to comprehend the provisions of the law and to spend a great deal of time initiating the legal procedures. Commenting on the orientation of the Nixon Administration to concentrate its fair housing resources mainly on the individual report system, the author of an article in the March, 1971, edition of South Today writes,

> ...reliance on individual complaints to the exclusion of other administrative policies is an unrealistic and inadequate method of coping with such a complex and widespread problem in housing discrimination.[55]

---

[54]Cliff Bullard, personal interview.

[55]Horace Barker, "Open Housing," South Today, II, No. 7 (March, 1971), p. 4.

A final source of discrimination and segregation in Atlanta's housing is the segregated institutional structure of the real estate industry in Atlanta. The professional real estate boards, the Atlanta Real Estate Board and the Empire Real Estate Board, are racially homogeneous except for one black firm which was admitted to the Atlanta Board in 1969. Although the executive secretary of the Atlanta Board denies that race is involved in membership invitation,[56] an influential Atlanta Realtor summarily dismisses the idea of admitting any more black firms to the board on the grounds that most black real estate brokers are simply not good enough businessmen to assume the title of"Realtor," which accompanies membership in the board.[57] On the other hand, members of the Empire Board do not perceive a need to actively seek membership in the Atlanta Board. The president of the Empire Board has said, "There has been no great exodus of blacks out of the Empire Board to the Atlanta Board, and there won't be. What can happen is that blacks might dissolve themselves in a white group and lose their identity and effectiveness. This is to admit white superiority."[58]

---

[56]Mrs. Tommie Jackson, executive secretary, Atlanta Real Estate Board; personal interview, December 16, 1970.

[57]John C. Correll, personal interview; the reference here is to Ed Isakson.

[58]Tom Walker, "Open Housing Pinch Hurts," The Atlanta Journal and Constitution (Sunday edition), October 26, 1969, p. 16-H; remarks by Otis Thorpe.

A direct consequence of racially separated real estate boards is the existence of racially homogeneous multiple-listing systems through which brokers share their listings of property for sale and advertise them in common. Any broker who is a member of the system becomes eligible for a commission on finding a buyer for any of the listed properties. According to Professor Duane Lockard, "This is the major method of marketing housing, and the exclusion of Negroes from participation achieves two goals. It rules out Negro broker competition and more importantly reduces the chances that a Negro purchaser will bid on a house."[59] One of the multiple-listing systems in Atlanta consists of twenty prestigious white North Side firms, which specialize in property in north Atlanta. The other system consists of forty-nine white realty firms, dispersed throughout the metropolitan area. Black firms are glaringly absent from membership in these systems in Atlanta, thus creating the situation described by Professor Lockard.

Further evidence of the racially separated territories in which black and white brokers operate was provided by the brokers in Atlanta who responded to the survey for this thesis. The brokers were asked, "In which general section(s) of the Atlanta area are most of your sales made?" The sixteen white brokers replied that they operate mainly in

---

[59] Duane Lockard, Toward Equal Opportunity (New York: The MacMillan Co., 1968), p. 113.

white neighborhoods on the North Side and in the lower southwest Atlanta area. Of the nine black brokers, five replied only southwest Atlanta, and four replied southwest and parts of northwest Atlanta, both areas containing large black populations.

Apparently, cooperation between black and white brokers is limited to the lucrative form of discriminatory referrals of black customers from white North Side firms to black firms dealing mainly in property in black or transitional areas, thus perpetuating the separate societies. The president of the Empire Board has said that "an avenue of open housing would be to admit black brokers to currently all-white multiple-listing services."[60] However, this statement may be discounted largely as rhetoric, considering the continued complicity of black realty firms in schemes of exclusionary practices.

The cumulative force of the tradition of segregated housing in Atlanta and of the prevalence of exclusionary real estate policies toward blacks creates an oppressive atmosphere for blacks seeking decent housing outside the ghetto. The notion that segregated residential areas are inevitable pervades the Atlanta environment. Recently, a black housing consultant was exposed to the feeling, which he explained in the following way:

---

[60]Walker, op. cit.; remarks by Otis Thorpe.

> Once I got lost in suburban Atlanta. It was a terrible feeling, because all the people stared at me. They seemed to be thinking, "What's a black man doing in this neighborhood?"
>
> We'll never have integrated housing in Atlanta unless that attitude is erased. And only the institutions that go into building a community - the banks, the developers, the real estate men - can erase it.
>
> Unlike a white man, I can't move anywhere I please.[61]

Added to these sources of restriction is the fear of physical harm or hostility if the black man defies tradition, refuses discriminatory treatment, and breaks into a "protected" white area. Professor Lockard articulates this fear and its consequences.

> ...it must be admitted that part of the reason for the perpetuation of the ghetto is to be found in the attitudes of Negroes themselves...The Negro understandably does not wish to be the target of open violence or sullen hostility, and does not press against the walls of the ghetto as hard as he might, for he does not have to search much to find ample evidence of the hostility that has been turned upon those who do break out.[62]

---

[61]Maxine A. Rock, "Housing Bias in Atlanta Is Criticized," The Atlanta Journal, October 14, 1970; remarks by James S. Robinson.

[62]Lockard, op. cit., p. 106; Professor Lockard proceeds to make an important point, but one which is tangential to this discussion. He writes, "To some extent also the Negro prefers the company of 'his own kind,' to use the cliche' of the racist. Because in a degree the Negro exists in a subculture within the United States, he is therefore more at ease among his own race." (pp. 106-107).

Relating his personal experience as the first black on a white street in Atlanta in 1965, Samuel Adams recalls,

> I remember the first night - the sound of gunshots fired above the house, the sight of cherry bombs and Molotov cocktails tossed on the lawn...It is not possible to erase such memories.[63]

Although the anticipation of such extreme hostility may not cross every black homeseeker's mind, at least the anticipation of discriminatory treatment may inhibit the search by blacks of property outside black or transitional areas. Regardless of the specific form of restriction - deliberately imposed by a discriminatory realty agent or self-imposed as a result of the anticipation of unwanted events - a recent survey conducted for this thesis of a group of black residents in previously all-white areas of southwest Atlanta and South DeKalb yielded data which points to the existence of these restrictions as perceived by black Atlantans. Out of sixteen respondents to the questionnaire which attempted to determine their experience in the Atlanta housing market, twelve (75%) responded affirmatively to the question, "During the period of time when you were considering the purchase of a new home, did you feel that racial matters restricted the areas in which you might buy a home?"[64]

A white housing consultant in Atlanta feels that

---

[63]Adams, op. cit., p. 2.

[64]This survey was conducted during February and March, 1971. A questionnaire was sent to approximately forty black residents of previously all-white areas of southwest Atlanta and South DeKalb. A total of sixteen responses were received.

"every step along the way of purchasing a home, there are restraints on blacks." He discounts the importance of neighborhood opposition by white residents as a major deterrent against the purchase of property by a black. He says that the heads of the leading housing institutions are the chief deterrents. "The whole system is at fault" for Atlanta's rigid racial separation. Where there is no overt discrimination, there is at least no receptivity to blacks who wish to exercise territorial freedom in the selection of property and a home. The system is negative toward successfully integrated residential areas. Under the current system, a black family must be willing to sacrifice a great deal to live on the North Side. Finally, he emphasizes, the tradition of racially separate neighborhoods dictates against an altered pattern. The only way to end this tradition is to force change, either through additional legislation or through a massive assault on public opinion. He feels that the prospects for indigenous change in the housing industry are extremely dim.[65]

A stabilization leader in South DeKalb, who also is a former community worker with the American Friends Service Committee (AFSC) in Atlanta, has written, "As a result of various studies done by the AFSC and the National Committee

---

[65]Leon Eplan, Eric Hill Associates; personal interview, December 17, 1970.

Against Discrimination in Housing, I do not believe that the [real estate] industry is prone to change.[66] A former Justice Department attorney concurs in this analysis.[67]

In April, 1969, Reg Murphy, the editor of The Atlanta Constitution, began an editorial by discussing the response to an article printed in the Constitution a few days earlier. The previous article described how a real estate salesman tried to induce white residents in southwest Atlanta to list their homes for sale. Murphy wrote that many of the people responding to the article suggested that "there was a need for either the federal government or the real estate boards to act." He then posed the question, "But will they?"; and as evidence which prompted his doubt, he reprinted part of a letter from the executive secretary of the Atlanta Real Estate Board concerning the paper's previous article. The real estate official focused on the newspaper's misuse of the term "Realtor", which was applied to the realty agent described in the earlier article. The official explained the meaning of the term and urged the newspaper to avoid the error in the future. The letter offered no opinion on the realty agent's block-busting practices. The tone of the letter was pedantic, and it concluded with, "Thank you for the proper use of our Realtor term in the future." Obviously annoyed by

---

[66]Tatum, op, cit.

[67]Michael J. Hoare, personal interview.

the narrow-minded perspective of the board official, Murphy wrote in his editorial, "I leave it to you, gentle reader, to say whether an association that thinks like that is likely to take any constructive steps to stop blockbusting."[68]

An explanation for the behavior of the real estate official described in Murphy's editorial would require an incisive exploration into the nature of the real estate industry in Atlanta - particularly its perceptions of the open housing movement and its perception of its own role in the social and racial environment. An exploration of the real estate industry in its institutionalized forms as well as its individual components might yield clues to the prospects for change in Atlanta's segregated housing patterns, established by tradition and maintained currently by real estate influence. Such an exploration is attempted in the following chapter.

---

[68] Reg Murphy, "Blockbusting By Any Name...," The Atlanta Constitution, April 30, 1969.

CHAPTER IV

THE RACIAL REAL ESTATE IDEOLOGY

> A Realtor should never be instrumental in introducing into a neighborhood a character of property or occupancy, members of any race or nationality, or any individuals whose presence will clearly be detrimental to property values in that neighborhood.
>
> NAREB, Code of Ethics
> Article 34, Part III, 1924-50.

The factors which explain the behavior of real estate dealers in Atlanta on matters of race and residence are found in the nature of the real estate industry, its institutions and ideology, and in the perceptions of the individual realty agent concerning his service to the community. Also of importance in determining patterns of behavior are the rewards, financial especially, which accrue to the agent through the performance of certain activities and which are defended against change by brokers as a group.

The literature on the orientations of the real estate institution in its various forms and of individual brokers toward the issues of race and residence points to the existence of a definable set of beliefs which largely determine the behavior of realty agents in situations where race is involved. The most comprehensive study of the racial orientation of the real estate industry was conducted by Rose Helper and recorded in Racial Policies and Practices of Real Estate Brokers, published in 1970.[1] On the basis of Miss Helper's survey of the racial practices of brokers in Chicago, she offered the concept of a "racial real estate ideology",

[1] Rose Helper, Racial Policies and Practices of Real Estate Brokers (Minneapolis: University Of Minnesota Press, 1970).

defined as "a group of related ideas, values, beliefs and principles," whose "logical outcome" constituted the basis for the brokers' racial practices.[2] This chapter attempts to ascertain the existence of this ideology within the framework of the real estate business in Atlanta, to determine the origin of the particular elements, and to estimate the influence of this ideology on real estate practices in Atlanta.

Seeking to establish the position of the real estate institution within the industry as a whole, Miss Helper wrote,

> One concerned with the racial policies and practices of real estate men cannot avoid being concerned with the real estate institution, for it is within the framework of the institution that the racial policies and practices of real estate men took shape and are maintained. And it is through the real estate men, the practitioners of the institution, that these racial policies and practices have to be understood. Thus, the study on the restriction on housing of the minority group becomes largely the study of the real estate institution... This institution is the force operating behind the real estate man's practices.[3]

The institution includes not only the organizations through which the collective goals and interests of real estate dealers are articulated and actively pursued, but also the sources of real estate education and the regulatory agencies.

In the Atlanta area, the principal real estate organi-

---

[2] Ibid., p. 56.

[3] Ibid., p. 17.

zations are the Georgia Association of Real Estate Boards, the Atlanta Real Estate Board, the DeKalb Board of Realtors, and the black Empire Real Estate Board. The first three organizations are affiliates of the National Association of Real Estate Boards (NAREB). The conformity of the constituent boards with the pronouncements of NAREB may not be absolute in all cases, but a high degree of uniformity is emphasized throughout the organization and does appear to exist. Miss Helper wrote, "The real estate institution becomes articulate as a unified whole through the National Association of Real Estate Boards. NAREB represents the consensus of the views of most real estate boards in the United States."[4]

The local boards' insistence on strict adherence to the national Code of Ethics is one of the most visible sources of organizational unity. The Code pronounces the proper practices and relations which the broker should maintain with his colleagues, his clients, and the general public. Membership in the board is limited by a selection process which, in the case of the Atlanta Board, requires recommendations for membership by at least three active members of the Board and a determination of acceptability by the Board's Membership Committee. The applicant must supply evidence to the committee which indicates, in accordance with the By-Laws of the Board, that "he has established in the community a favorable reputation for professional conduct..." Furthermore, he must "subscribe in writing to the Code of

[4]Ibid., p. 190.

Ethics of the Board and the National Association of Real Estate Boards."[5] These requirements insure the conformity of new members not only to the Code, but also to the current patterns of thought among Realtors and to the traditions and mores of the organization.

The registered title of "Realtor" accompanies membership with the board and is reserved solely for the identification of the members of NAREB. "Realtor" is advertised as the sign of a real estate dealer whose business is conducted in a highly professional manner. Board officials assert that the possession of the title pays financial dividends. Open housing advocates also recognize this fact. According to Charles Abrams, author of Forbidden Neighbors, expulsion from the board for a violation of the Code of Ethics, and consequently the loss of the title "Realtor", would mean "the loss of livelihood since...mortgage companies, banks, insurance companies, other 'realtors', and larger property-owners generally deal only with 'realtors'."[6]

Unity throughout the organization is indicated also by the consistent opposition of the national board and its affiliates against proposed plans of outside intervention,

---

[5]"Constitution and By-Laws of the Atlanta Real Estate Board (Revised December 3, 1969)," p. 6; By-Laws, Article I, Section 2(c).

[6]Charles Abrams, Forbidden Neighbors (New York: Harper, 1955), p. 157.

particularly by the government in the role of a regulatory agency, which would restrict the individual Realtor's discretion in the performance of his business and might reduce the financial rewards which the Realtor secures through the execution of certain policies. A prominent example of this sign of unity was the attempt by NAREB and its local boards and members to prevent the passage of Title VIII, the so-called "Fair Housing" provision of the Civil Rights Act of 1968, which made blockbusting and racially discriminatory real estate practices illegal.[7]

These examples of institutional conformity and unity within NAREB point to the need to determine the contribution of the national organization to the formation of an alleged racial real estate ideology. NAREB, through the Code of Ethics, position papers drafted and adopted at national conferences and conventions, its educational resources, and congressional testimony and lobbying efforts, has disseminated ideas on the nature of the real estate business. These sources may not mention race specifically, but they often are relevant to the Realtor's proper conduct when racial concerns enter into the sale and transfer of property. These ideas have been widely accepted throughout the industry as standard rules of behavior and constitute important elements of the racial real estate ideology.

The most concise expression of the main goals and ideas of Realtors is contained in the Code of Ethics. The "Pre-

[7] Lynn W. Eley and Thomas W. Casstevens, The Politics of Fair-Housing Legislation (San Francisco: Chandler Publishing Co., 1968).

amble" to the Code asserts the role of the Realtor as one of great responsibility for the welfare and development of the country. It reads:

> The Realtor is the instrumentality through which the land resource of the nation reaches its highest use and through which land ownership attains its widest distribution. He is a creator of homes, a builder of cities, a developer of industries and productive farms.
>
> Such functions impose obligations beyond those of ordinary commerce. They impose grave social responsibility and a patriotic duty to which the Realtor should dedicate himself, and for which he would be diligent in preparing himself.[8]

One of the primary obligations of the Realtor to the public is to prevent damage to the property values in the community he serves. Miss Helper wrote, "The emphasis on property values pervades the business of real estate."[9] Article 5, Part I, of the Code instructs the Realtor:

> The Realtor should not be instrumental in introducing into a neighborhood a character of property or use which will clearly be detrimental to property values in that neighborhood.[10]

Taken alone, this statement might appear to have little relevance to matters of discrimination toward minority groups. However, the interpretation of Article 5 must also include the history of its original adoption and subsequent

---

[8]NAREB, Code of Ethics, "Preamble."

[9]Helper, op. cit., p. 196.

[10]NAREB Code of Ethics, op. cit., Part I, Article 5 (amended in 1956).

amending. The influence of the real estate institution on the development of a racial real estate ideology which is highly unfavorable to blacks and which supports the exclusion of blacks from white areas, is established most clearly through an examination of the conception of Article 5.

A prominent component of the racial real estate ideology expressed by NAREB is the racial theory of property values which states that property values decline when blacks enter a white neighborhood. According to John Denton, author of Apartheid American Style, "The doctrine that minority entry means declining real estate values was developed by NAREB and became one of the cornerstones of appraisal theory and practice."[11] The origin and development of Article 5 provides the basis for this statement. The derivative of the current Article 5 was conceived at the NAREB national convention in 1924. From 1924 to 1950 it read:

> A Realtor should never be instrumental in introducing into a neighborhood a character of property or occupancy, members of any race or nationality, or any individuals whose presence will clearly be detrimental to property values in that neighborhood.[12]

The Article was enforced under the penalty of expulsion from the board. Its form remained essentially the same

---

[11] John H. Denton, Apartheid American Style (Berkeley: Diablo Press, 1967), p. 57.

[12] NAREB, Code of Ethics, Article 5, Part I, as it read 1924-1956.

until 1956, when it was amended to the present form.

Miss Helper ascertained from a series of interviews with board officials in Chicago that the amendments to Article 5 did not alter its original meaning and that the phrase, "a character of property or use," covered the introduction of blacks.[13] In 1963, a Realtor in Sarasota, Florida, was expelled from her local board for charges based on her policy to sell property without racial restrictions, although her policy was not named in the case as the basis for dismissal.[14] In 1967, Denton wrote,

> The change in the Code of Ethics has had little impact on the practice of realtors; and throughout the industry it has been recognized that the change in the wording was a mere device to create a better image for the realtor. Realtors continued their discriminatory patterns of behavior and few seemed to understand that a board member who would fight for his rights could now sell to a non-white buyer in a previously all-white neighborhood without risking expulsion from the board.[15]

In recent personal interviews, an official of the Real Estate Board and of the Georgia Board both denied any guideline that Article 5 might provide today for the Realtor's behavior in the disposal of property where race was involved.[16]

[13]Helper, op. cit., p. 201.

[14]Elizabeth Moore, "I Sold a House to a Negro," Ebony, XVIII, No. 12 (October, 1963), pp. 92-100.

[15]Denton, op. cit., p. 48.

[16]Mrs. Tommie Jackson, executive secretary, Atlanta Real Estate Board, personal interview, December 16, 1970; Mrs. Bette Belvins, executive vice-president, Georgia Association of Real Estate Boards, personal interview, December 17, 1970.

However, perhaps a bit unrealistically, the official of the Atlanta Board, whose denial was more emphatic, asserted that the Code's racial overtones were immediately erased upon the amending of Article 5. Overlooked, or perhaps deliberately ignored, was the force of the tradition that sanctioned for over forty years racially discriminatory practices by the Realtor. Consequently, there remains a residue of suspicion that many local boards privately scorn members who sell property without racial restriction and may initiate measures to socially and commercially ostracize the erring members, without creating a public furor by expelling the Realtor from the board.

The racial theory of property values, originating in Article 5 of the Code of Ethics, was disseminated and reinforced in textbooks which prepared students for the licensing examination. These books, most of which were written under the auspices of NAREB and sometimes by NAREB officials, overwhelmingly supported the racial theory of property values. At the basis of this theory is the notion that residential homogeneity - by race, ethnic origin, and income level especially - enhances the desirability of property in a neighborhood and thus maximizes and stabilizes property values. Following a survey of the material most widespread in real estate courses, Miss Helper reflected on its contents.

> According to my sources...homogeneity makes for stability.
>
> Negroes are different racially and have different economic and social levels from white people. When Negroes enter an area, they break down its compatability and hence its stability... Values decline from the time Negroes begin to approach the area.[17]

The logical conclusion of this reasoning is that the stability of property values in white residential neighborhoods depends on maintaining racial homogeneity.

The Realtor's obligation to the (white) community comes into sharper focus now. Article 5 directs the Realtor to exclude from the neighborhood anything which might damage property values. The available information and prevailing public and institutional thought advocate homogeneity as the prerequisite for stable property values. Under these circumstances, the Realtor could reasonably perceive his role in the sale of property to a black person in a white area as a violation of the Code of Ethics. Harm to the neighborhood and to his professional group would clearly be the results of the Realtor's failure to exclude blacks from white areas. He may help blacks to acquire housing, but not in white neighborhoods.

The basis for NAREB's opposition to proposed federal legislation promoting open housing exposes another set of beliefs which contribute to a racial real estate ideology.

---

[17] Helper, op. cit., p. 216.

The ideological grounds for opposition to fair housing laws, which declare illegal any complicity of real estate brokers in discriminatory practices, are based largely on beliefs concerning the absolutely worthwhile qualities of the free enterprise system and private property ownership.

The "Preamble" to the Code of Ethics states, "Under all is the land. Upon its wise utilization and widely allocated ownership depend the survival and growth of free institutions and of our civilization."[18] After having absorbed numerous NAREB policy statements and interpretations of the Code, Miss Helper discerned the following pattern: "In all these documents, there is the same emphasis on individual enterprise as the mainspring of the American way of life and on the right to own property as the most basic human right."[19] Fair housing legislation violates both of these principles: It restricts the discretion allowed the Realtor in the execution of his business by denying him the right to discriminate against customers who the broker feels do not conform to the social values of the residents of a particular area; and it restricts the right of the property owner to dispose of his property as he sees fit, regardless of the racial or ethnic implications of his actions.

The authors of The Politics of Fair-Housing Legislation, state,

[18] Code of Ethics, "Preamble."

[19] Helper, op. cit., p. 194.

> Real estate brokers have been the group most stubbornly opposed to fair-housing laws. For some years now they have labeled the legislation "forced-housing laws," charging that by this means the state is infringing on property rights by forcing people to dispose of their housing to persons they would not ordinarily choose.[20]

In 1963, NAREB issued a policy statement on minority housing in which it expressed its opposition to open occupancy legislation that would restrict the rights of the owner in regard to his property. It read in part,

> Realtors may properly oppose any attempt by force of law to withdraw from property owners the right freely to determine with whom they will deal with respect to their property... and any law or regulation which would operate to prevent a real estate broker from representing any property owner or faithfully abiding by the terms and conditions of any agency stipulated by the property owner.[21]

Article 11, Part II, of the Code of Ethics provides an additional base for the Realtor's opposition to fair housing legislation. This Article asserts that the Realtor's "obligation of absolute fidelity in the client's interest is primary..."[22] Fair housing laws create a fundamental conflict between the Realtor's obligation to his client and to federally imposed legal requirements.

---

[20] Lynn W. Eley and Thomas W. Casstevens, The Politics of Fair-Housing Legislation (San Francisco: Chandler Publishing Co., 1968), p. 7.

[21] NAREB, NAREB Policy on Minority Housing, June 4, 1963.

[22] Code of Ethics, Article 11, Part II.

In a NAREB document entitled "Forcing the Door," a Realtor argued against adoption of the "forced housing title," Title IV, of the proposed Civil Rights Bill of 1966. The Realtor's arguments, which were presented before a congressional subcommittee considering the bill, included many of the strands of institutional real estate opposition to fair housing legislation. The Realtor introduced his remarks by citing the formal policy statement of NAREB concerning the proposed statute. The statement asserted NAREB's "support of the principle of equal opportunity in the acquisition and enjoyment of real property" as well as "the right of individuals to determine the disposition of that property."[23] The NAREB statement said further: "We raise our voice against the injection of the element of legal compulsion - of the police expedient - in the relations of a home owner or any other residential property owner and the one who seeks to buy or rent his property." To that, the Realtor added, "Compelling the home owner or rental owner of real estate to enter into a contract with one not of his choice is an affront to the American tradition of freedom of contract..." The Realtor claimed also that attempts at enforcement of the bill "are certain to affect adversely the sale or transfer of homes." Finally, he argued, race relations "will be re-

---

[23]NAREB, Forcing The Door, 1966, p. 1. Apparently, NAREB felt that these principles were not incompatible, although open housing advocates claim that the unregulated exercise of property rights has led to the current patterns of residential segregation.

tarded, not enhanced, by the enactment of this measure."[24]

In summary, although NAREB has traditionally advocated homogeneity as the natural characteristic of a stable neighborhood, it has recently endorsed the principle of equal opportunities in housing. However, NAREB's endorsement must be considered token in light of its consistent opposition against attempts to implement open housing. According to NAREB, the means proposed to enforce fair housing legislation not only violate some of the basic principles of the American way of life, but also order Realtors to conduct their business in a manner which they might perceive as unethical.

The contribution of NAREB's constituent boards to the formation of an institutional racial real estate ideology consists largely of conformity with national pronouncements of policy and communication to board members of the board's stand on issues of local concern. In Atlanta, the Georgia Association of Real Estate Boards, the Atlanta Board, and the DeKalb Board are considered the elite of the local real estate industry. Their influence over local real estate practices appears to be substantial, even though the Atlanta

---

[24] Ibid., pp. 2-8; remarks by Alan L. Emlen, Philadelphia Chairman, Realtor's Washington Committee before Subcommittee No. 5, Committee on Judiciary, U.S. House of Representatives. Emlen's final argument is reminiscent of the grounds for opposition to civil rights legislation during the entire twentieth century, and although the advocates may be sincere, his argument often betrays a latent racism.

and DeKalb Boards contain only about one-fourth of the total number of real estate agents actively engaged in the business in the Fulton-DeKalb County area. Evidence of the boards' control over local realty policies and practice was exposed in a recent anti-trust suit against the Atlanta Board. The Justice Department charged the Board with exercising such strict control over the commission rates charged by real estate dealers in Atlanta, that Atlantans have been denied the right of "competitively determined prices." The suit alleged that the board and its members have agreed to uniform commission rates that have been published, circulated and adhered to by most brokers in Atlanta.[25]

Board officials, however, deny any control the Board may possess over the practices of non-Realtors, especially where matters of business ethics are concerned. They are quick to distinguish between Realtors who allegedly operate within a strict ethical framework, and non-Realtors who they claim conduct their affairs in an ethical and institutional void. Mrs. Tommie Jackson, the executive secretary of the Atlanta Board, indicts nonmembers in general as renegades in the industry. She claims that their compliance with the Code of Ethics is absolutely voluntary. Therefore, they are eminently more prone to violate the Code's provisions

---

[25]Bob Hurt, "Atlanta Realtors Fix Fees, U.S. Suit Says," The Atlanta Constitution, February 15, 1971.

than Board members. On the other hand, she expresses unequivocal confidence in board members to conform to the Code. She reports that during her ten years with the Board, she has received only one complaint concerning an Atlanta Realtor involved in unethical racial sales tactics, while she has received hundreds of complaints provoked by the actions of non-Realtors.[26]

Of course, such generalizations produce distortions. The truth of her comments about the reputable practices of Realtors and the disreputable affairs of non-Realtors probably lies somewhere between the two extremes. Also, her comments must be considered in light of the Board's deliberate attempts to portray the Realtor as an enlightened businessman. Furthermore, the probability that a real estate dealer might be receptive to enlightened racial practices does not necessarily depend on his adherence to the NAREB Code of Ethics.[27]

The record of the local boards in the Atlanta area on fair housing legislation conforms closely to the consistent opposition of NAREB to such legislative schemes. In 1963, for example, the Atlanta Board issued a statement which expressed opposition to "forced housing" laws and concern

---

[26]Mrs. Tommie Jackson, personal interview, December 16, 1970.

[27]This final point was established in the discussion of NAREB influence in the formation of a racial real estate ideology.

"about the rights and freedoms of the individual property owner." The statement was issued as an endorsement of the policy NAREB previously had announced on minority housing. The Atlanta Realtors declared their sympathy with inequalities in housing opportunities, but said that the problem must not be solved by destroying the rights of property owners to freely dispose of their property. The Board stated further,

> It is our solemn belief that the individual American property owner...must be allowed to retain the following rights: Privacy; to have friends, to own and enjoy property; to occupy and dispose of property without governmental interference...[28]

On another occasion, the Atlanta Board president said that board members uniformly supported NAREB's opposition to state and federal laws barring discrimination in housing. On the Realtor's role in the transfer of property where biracial parties are involved, he reiterated the national policy: "It is always the owner's decision as to who the buyer will be."[29]

Similarly, in 1966 the DeKalb Board of Realtors declared that the objective of open occupancy was worthwhile, but that the proposed federal fair housing bill was not

---

[28]John Crown, "Forced Housing Hit by Realtors Here," The Atlanta Journal, November 21, 1963; remarks by Ward Wight, Jr.

[29]Jim Clotfelter, "Realtors Here Slam Antibias Housing Laws," The Atlanta Journal, July 30, 1963; remarks by Ward Wight, Jr.

the appropriate way to abolish racial discrimination. The president of the Board said that racial prejudice in housing can be abolished only by "understanding and education fostered voluntarily by churches, schools and all men of good will. It cannot be achieved by the federal government with all its vast power, wiping out freedom of choice and contract under the guise of providing a new right for minority groups."[39] Noticeably absent in this and all other declarations of institutional opposition to fair housing legislation is the basic fact that discriminatory real estate practices would be outlawed and therefore that the real estate dealer would legally be prohibited from participating in practices which conform to the racial real estate ideology; that is, those practices that insure racial homogeneity by residence.

In fact, Mrs. Jackson of the Atlanta Board emphatically denies any contribution of real estate dealers to the city's segregated housing patterns. She attributes housing segregation primarily to the "birds-of-a-feather" theory. Although many blacks in Atlanta can afford to purchase homes in prestigious white areas, they prefer to remain in traditionally black neighborhoods or in recently converted black areas. Considering the emergence of the black solidarity movement, Mrs. Jackson's opinion is not entirely

---

[39] "DeKalb Realtors Praise Open Housing, Rap Bill," The Atlanta Constitution, May 21, 1966; remarks by William J. Strickland.

unfounded. However, "black awareness" is only a recent phenomenon, has not achieved a universal acceptance among blacks, has not been established as a motive in the selection by blacks of areas for occupancy, and because of its recency does not go far toward explaining the past history of housing segregation in Atlanta. Furthermore, the "birds-of-a-feather" notion forms the basis of a dead-end prophecy which dictates against any disruption of the status quo. Assuming that housing segregation is the overwhelming preference of most Atlantans of both races, Mrs. Jackson perceives no rational basis for dissatisfaction with existing housing patterns or for the open housing movement in Atlanta.[31] Thus, as a result of the adoption of policies initiated by NAREB and of the status quo orientation toward local housing patterns, the Atlanta Board can not reasonably be expected to support the goals of open housing and neighborhood stabilization in Atlanta, nor to actively seek to undermine the efforts of open housing advocates, unless a fair housing ordinance is proposed in the city. In fact, the most reasonable behavior that can be expected from the Atlanta Board is a continuation of its institutional insulation from fair housing critics by asserting its monopolization of real estate ethics in the city.

---

[31]Mrs. Tommie Jackson, personal interview, December 16, 1970.

Neither can the advocacy of open housing be expected to emerge from the leadership of the Georgia Association of Real Estate Boards. In fact, the most racist elements of the racial real estate ideology were articulated by the executive vice-president of the Georgia Board, Mrs. Bette Belvins, in a recent personal interview.[32] She introduced her remarks with the declaration that the primary goal of the Realtor is to mate the proper person to the proper home. Enumerating the guidelines which the Realtor should follow in the pursuit of this goal, Mrs. Belvins emphasized that the homogeneity of a neighborhood is necessary to insure the happiness of property owners. "People are happier with their own kind," including blacks, who Mrs. Belvins claimed feel uncomfortable in white areas. She also stressed the racial theory of property values. She felt that property values are bound to decline when blacks enter a white area. Black people in general, she asserted, inherently lack pride of home ownership. Therefore, they ignore the maintenance of their property. She cited numerous instances in the Atlanta area of the physical decline of neighborhoods as an alleged result of the slovenly nature of black people.

Mrs. Belvins divided her remarks between the opinions that involved her status as board official and those that related to her personal beliefs about open housing. She

---

[32]Mrs. Bette Belvins, personal interview, December 17, 1970.

personally was repulsed by the idea of living in the same neighborhood with a black family. She traced the development of her beliefs concerning the civil rights of blacks to the point at which she accepted the notion that blacks are entitled to share public accomodations on an equal basis with whites. An extension to include equal housing opportunities, she could not accept. She claimed to be willing to drive from Augusta to Atlanta (120 miles) every day to work if that was necessary to avoid living near a black family. She was particularly opposed to legislative schemes that "force integration," and preferred gradual or "natural" integration. On the subject of local fair housing groups, Mrs. Belvins asserted that they have been misguided into taking stands against irreversible trends, such as the inevitability of complete racial transition in an integrated area. She also discussed her opposition to federally subsidized home-buying. Noting that about seventy-five percent of applicants to F.H.A. for loans to increase housing opportunities are blacks, she claimed that if a person with his own resources alone can finance the purchase of a $15,000 home, the "government will tell him that that home is not good enough for him" and that he could receive a subsidy to purchase a $25,000 home. The potential effect of federal subsidies to home-buyers is to disrupt the economic and possibly the racial homogeneity of a neighborhood. She said that a better alternative was to confine home-buyers to housing that conforms more closely to their personal purchasing power.

Speaking for the Georgia Association of Real Estate Boards, Mrs. Belvins said that the Board officially opposed the adoption of the 1968 Fair Housing Law on the grounds that it created an unconstitutional restriction of free trade and a burden on the free enterprise system. She also mentioned the Board's opposition to blockbusting. However, she defended the solicitation of home-owners in transitional areas by Realtors not mentioning race as an ethical sales tactic, even when circumstances in the community tend to magnify any contact with real estate dealers.

This outline of Mrs. Belvins' racial real estate ideology does not intend to indict the entire leadership or membership of the Georgia Board as racists. Her views are presented here to reinforce the conclusion that the real estate institution in Atlanta and in the state of Georgia is not likely to support open housing locally or nationally and that these professional boards pose a threat as potential forces of obstructionism to fair housing.

However, the most readily identifiable source of frustration and outrage among open housing advocates in Atlanta is the Georgia Real Estate Commission. Since the inception of the open housing movement and particularly in the past two or three years, the Real Estate Commission has been the most frequently criticized component of the real estate institution for its alleged involvement in fostering discriminatory housing practices, or at least for failing to exercise its

potential as a leader in eliminating discrimination in housing. Criticism has been focused not only on the overt actions of the commission, but also on the commission's composition, the racial orientation of its members, and its political alliances.

In the commission's role as a regulatory body, it is authorized by law to punish real estate dealers for violations of the rules it adopts and the regulations authorized for its enforcement by the state legislature. In June, 1969, the commission adopted a regulation forbidding licensed agents to engage in blockbusting.[33] Less than a year later, the Georgia General Assembly passed a bill with similar provisions and authorized the Real Estate Commission to enforce the legislation by the revocation of a salesman's license for a maximum period of five years. For the first time, the commission was authorized to participate in the elimination of blockbusting practices. Previous cases involving blockbusting charges had been tried by the commission, but on grounds of generally unethical conduct.[34]

Since the passage of the enabling legislation, open housing advocates have charged the commission with refusal to enforce the law. The executive director of the Atlanta Community

---

[33] "Georgia Real Estate Panel Now Forbids Blockbusting," The Atlanta Journal, September 17, 1969.

[34] Reese Cleghorn, "Atlanta Realty Man Cleared In Racial-Tinged Sales Case," The Atlanta Journal, June 17, 1960, p. 4.

Relations Commission said that the Real Estate Commission had taken no action on the numerous complaints from homeowners who had been subjected to real estate scare tactics.[35] The Atlanta Community Relations Program of the American Friends Service Committee distributed a pamphlet which declared: "We are concerned that the Georgia Real Estate Commission does not support open housing, has ignored blockbusting real estate peddlers, in fact does not appear to be at all concerned about real estate ethics, does not have sufficient staff, which means that laws cannot be enforced."[36] The president of SWAP similarly has charged the commission with inaction on blockbusting complaints filed under the state law.[37]

So far, the only blockbusting complaint to which the commission has responded resulted in a dismissal of the charges against the realty firm. The complaint was initiated by Mrs. Pat Chapman in behalf of the South DeKalb Neighbors against a firm which had been found guilty of blockbusting by a federal court and had been enjoined from further acts of blockbusting by the presiding judge. The incident took place in January, 1969, and the case was decided in court in

---

[35] Tom Walker, "State Board Ignoring Blockbusting?", The Atlanta Journal, June 4, 1970; remarks by Nat Welch.

[36] Ibid.; remarks by AFSC, Atlanta.

[37] Bill Montgomery, "Fight On Blockbusting," The Atlanta Journal and Constitution (Sunday edition), February 8, 1970; remarks by William M. Alexander.

September, 1969. In the complaint filed with the Real Estate Commission in December, 1969, Mrs. Chapman sought the revocation of the agent's license. However, the commission procrastinated for almost a year. On December 13, 1970, the case was brought before the commission. In spite of the availability of the text of the court hearing, Mrs. Chapman was forced to produce the witnesses who had testified previously against the realty agent. The key witness in the court hearing was unavailable for testimony before the Real Estate Commission, and the commission denied a motion which would have entered the witness' court testimony into the record of the commission's hearing. Subsequently, the commission voted to dismiss the complaint "for want of sufficient evidence," thus ignoring the findings of the federal court and refusing to account for the extensive passage of time from the inception of the complaint to its disposition, to which Mrs. Chapman attributed her inability to reproduce the necessary evidence.[38]

Seen in the context of the racial orientation of commission members, the commission's record in blockbusting complaints is interpreted by its critics as a clear indication of its hostility to the goals of open housing and neighborhood

---

[38]Tom Walker, "Blockbusting Case In DeKalb Voided," The Atlanta Journal, December 13, 1970. Part of the information for the discussion is based on my personal attendance at the commission's hearing and discussion with Mrs. Chapman after the hearing.

stabilization. The chairman of the commission, Ed Isakson, is also the executive officer of the largest realty firm in Georgia. As previously mentioned, his firm, Northside Realty Associates, has been charged by the Justice Department with refusing to deal with blacks seeking property in white areas on Atlanta's North Side. Open housing advocates consider him an adversary not only for his company's alleged practices, but primarily because of his unenlightened views on race.[39] In an interview in 1970 with an Atlanta newspaper reporter, Mr. Isakson said, in words reminiscent of George Wallace, "I was born a segregationist. I am a segregationist. I will die a segregationist." However, somewhat ridiculously claiming that his personal beliefs do not interfere with his role as the commission chairman, he said that he respects the property rights of Negroes as set forth in the federal fair housing law. In fact, the only form of biracial contact to which he claimed to object is miscegenation.

Responding to the criticism of the commission from local fair housing groups, Isakson said,

> I don't think these people have a justifiable complaint about the real estate industry. It seems to me that people in southeast and southwest Atlanta are trying to get the real estate industry to integrate the areas on a percentage basis. Under the free enterprise system, no one should be, or could be forced to buy or sell, unless it was his own individual decision.

---

[39] Ibid.

> The real estate commission is charged with upholding the laws of the state of Georgia and protecting the public interest. It is not charged with the regulation of public desires or wants.[40]

A further charge against the Real Estate Commission was voiced by the president of SWAP. He stated that the commission is more concerned with defending the real estate industry against public criticism than with protecting the public from unethical and discriminatory real estate practices.[41] Indeed, there is substantial evidence to support the claim that the Real Estate Commission is the captive of Georgia's real estate industry, particularly the organized professional groups. For example, all three commissioners are actively engaged in the real estate business. Open housing advocates argue that at least one citizen who is not a real estate dealer should serve on the commission.[42] Various groups, such as the Metropolitan Atlanta Conference on Equal Opportunity in Housing, have proposed an expansion of the commission's membership from three to seven to allow a more diverse representation of interests.[43]

Not only are all three commissioners real estate brokers, they are also all Realtors. The previously mentioned official

---

[40] Ibid., remarks by Isakson.

[41] Montgomery, op. cit.

[42] Walker, op. cit., June 4, 1970.

[43] Metropolitan Atlanta Conference on Equal Opportunity in Housing, "Only A Beginning," May 29, 1968, p. 33.

with the Georgia Association of Real Estate Boards claims that the Board exercises a substantial degree of control over the governor's selection of commissioners. In fact, she says that the Board submits a list of recommended candidates to the governor, from which any recent governor has diverted only rarely. Thus, the Board is assured that only Realtors will occupy seats on the commission.[44] Non-Realtors are not likely to be consulted or to make any input into the governor's decision because their interests are not actively pursued by any organized group.

The current process of appointing commissioners allows for a considerable degree of control by organized Realtors as well as by the governor, and little input from public interest groups. Political favoritism is conceded by the Georgia Board official in recent appointments. For example, she asserts that former Governor Lester Maddox appointed Isakson as the commission chairman largely because of their lifelong friendship. Another Maddox appointee, Ernest Brauda, received his position as a result of political debts which Maddox owed. Mrs. Belvins said that Brauda is essentially Isakson's lackey, a situation which insures that Isakson's desires will prevail.[45]

The important question of accountability arises with a review of the appointment process. Isakson asserted, "I'm a

---

[44]Mrs. Bette Belvins, personal interview.

[45]Ibid.

Lester Maddox appointee,"[46] and his conduct reflected that he was primarily accountable to the governor for his actions. The commission's activities are loosely coordinated by the joint secretary of the state examining boards, of which there are over fifty. The joint secretary operates under the secretary of state. This structural alignment creates a diffusion of power and responsibility for the commission's work, and allows for substantial control by the governor and the professional boards.[47]

A state legislator from southwest Atlanta, who is also the current president of SWAP, plans to introduce a bill in the next session of the General Assembly which would attempt to rectify some of the evils of the existing system of appointments to the Real Estate Commission. His plan would expand the commission's membership and would reduce substantially the governor's authority to make appointments. The state legislature's role in the appointment process would be magnified. Therefore, he hopes that the commission will be made more aware of its public accountability to the legislature rather than to private interest groups and to the political motivations of of the governor.[48]

[46]Walker, op. cit.,June 4, 1970; remarks by Ed Isakson.

[47]Frank Smisson, former investigator for the Georgia Real Estate Commission, 1965-68; personal interview, November 2, 1970.

[48]William M. Alexander, personal interview, December 28, 1970.

However, the chances for the legislature's passage of the bill are questionable, especially in view of the close links between real estate interests and the legal profession,[49] both of which in Georgia supply a significant number of state legislators. In the current state House of Representatives, of the 195 members, over fifty are lawyers and twenty-five are in real estate.[50] Furthermore, the President of the State Senate, Lieutenant Governor Maddox, is also a licensed real estate salesman and a Realtor. His support for a bill which would dilute the Realtor groups' influence in the Real Estate Commission can hardly be expected. On the other hand, the southwest Atlanta legislator claims that Governor Jimmy Carter has indicated confidentially that he might be in favor of a structural change in the Real Estate Commission to allow for a wider representation and greater public accountability.[51] Perhaps the governor will propose some of these changes next year under his recently acquired powers to substantially reorganize the state government's bureaucracy.

Less visible but equally influential in the development of local real estate practices and ideology are the sources of real estate education. The two largest state universities, the University of Georgia at Athens and Georgia State Univer-

[49] Bruce Gruber, Housing Resources Director, Atlanta Regional Office of the National Urban League; personal interview, October 29, 1970.

[50] Richard B. Matthews, "Is The House Representative?", The Atlanta Constitution, January 24, 1971.

[51] William M. Alexander, personal interview.

sity in Atlanta, offer undergraduate and graduate degrees in real estate. The Georgia Association of Real Estate Boards has established in Athens an institute for the continuing education of real estate businessmen.[52] In the Atlanta area, the city and county school systems offer adult vocational education programs including courses in real estate selling, licensing examination preparation, and real estate mathematics. The fee for enrollment in these courses ranges from five to ten dollars.

However, the prime source of real estate education in the city and state is the Georgia Institute of Real Estate in Atlanta, directed by John C. Correll.[53] The institute's productivity in terms of graduates who are licensed salesmen is truly awesome. Mr. Correll claims that over 5,000 of the approximately 15,000 real estate brokers and agents in Georgia are graduates of his school. In the Atlanta area, of the 83 salesmen responsible for real estate transactions in excess of $1,000,000 in 1969, twenty-three were graduates of his school. Correll's Institute, as it is commonly called, is the largest and the oldest real estate institute in Georgia. Its graduates are dispersed throughout twenty-two states.

The institute's record in adequately preparing its

---

[52]Walker, op. cit., June 4, 1970.

[53]The information for the following discussion was obtained during a personal interview with Mr. Correll, on December 16, 1970, at the institute in Atlanta.

students for the state licensing examination is equally impressive. While only 46% of all applicants for a real estate license pass the test, Correll claims that about 95% of his students pass, although he is quick to add that his institute's program is not designed merely to prepare graduates for the licensing test.

However, there are reasonable grounds to believe that Correll's Institute does not adequately train its students to cope with the contemporary problems of race, residence, and the role of the real estate agent. The institute's faculty consists solely of licensed brokers, all of whom are also Realtors. Thus, the student can hardly expect to avoid extensive contact with the elements of the racial real estate ideology which originate with NAREB's doctrines and traditions. Mr. Correll stresses the importance of securing a faculty of Realtors actively engaged in the real estate business because of their daily exposure to current real estate practices and thought. In fact, he conforms to this rule as a Realtor and the owner of a realty firm operating out of four offices on the North Side.

Impressions based on a recent personal interview with Mr. Correll lead to the conclusion that his institute's program is oriented more toward disseminating techniques of effective salesmanship than toward impressing the student with his social responsibilities as a realty agent. Frederick Mosher, author of Democracy and the Public Service, notes the consequences of increasing concentration upon work

substance in professional preparatory education. Writing in 1968, he says,

> Partially in consequence of the concentration... upon work substance, there has been a much less than parallel treatment of the ecology of the profession in the total social milieu: of the consequences and purposes of the profession and of the constraints within which it operates.[54]

This description seems to reflect accurately the educational program at Correll's Institute. For example, Mr. Correll admits frankly that he does not encourage classroom discussions concerning the role of the real estate man in matters of race and residence, and only rarely does such a discussion arise. Personally, he attributes residential segregation to the "birds-of-a-feather" theory.

Considering the prevalence of myths that surround the entry of blacks into white neighborhoods, it is tragic to discover that most graduates of Correll's Institute probably enter business without having had any of these racial fallacies challenged. The consequences of this lack of preparation in a field of intense public concern are immeasurable. Catherine Wurster, author of Social Questions in Housing and Town Planning, described the consequence in the following terms: "Decisions of basic importance for the future of social relations and conflicts have to be resolved, for better or worse, by people with little training in this field."[55]

[54]Frederick C. Mosher, Democracy And the Public Service (New York: Oxford University Press, 1968), p. 108.

[55]Catherine Bauer Wurster, Social Questions in Housing and Town Planning (London: University of London Press, 1952), p. 27.

Mr. Correll's inability or refusal to perceive the problems created by segregated housing patterns and the potential role of the real estate dealer in contributing to the end of segregated housing conforms closely with the perceptions of other constituents of the local and national real estate institution. In fact, his personal involvement in other aspects of the real estate industry is impressive. For example, he has served several times on the committee which annually drafts the licensing examination for the Real Estate Commission. His service on this committee has led to charges by some real estate dealers that his students are given special consideration when they apply for licenses.[56] A further example of his dual role as Realtor and educator is his position as the president of the Georgia Association of Real Estate Boards for 1971.

The discussion of sources of real estate education and their orientation toward racial matters completes the outline of the primary institutional forces contributing to a racial real estate ideology that pervades the industry in Atlanta. However, it must not be overlooked that the institutions described so far in this chapter are controlled and patronized almost exclusively by white real estate dealers and organizations. This does not imply that many elements of the institutional real estate ideology are not subscribed

---

[56]Mrs. Peggy Helton, agent, Alma Fuller Realty Co., Decatur, Georgia; interview by telephone, October 26, 1970.

to by black real estate dealers also. However, the black real estate organization in Atlanta, the Empire Board, offers a different outlook on some matters to which its members are encouraged to adhere.

The Empire Board is affiliated with the National Association of Real Estate Brokers which was organized in 1948 to offset "a system which perpetuated segregation in housing at every level of our government." Members of this group are referred to as "Realtists." The Empire Board has been active in the civil rights movement in Atlanta outside of the recent open housing movement. The board, for example, paid the bond for blacks arrested in Atlanta during the lunch counter sit-ins in the early Sixties.[57]

The Realtist's Code of Ethics pronounces the organization's support of open housing. It directs the Realtist "to take an affirmative stand in the true principle of our theme and philosophy of democracy in housing."[58] In 1959, the Empire Board reaffirmed its advocacy of open occupancy in a policy statement which declared, "We firmly believe in open occupancy and the right for every man to buy a house wherever he wishes according to his means without any restrictions." The Board also declared its opposition to "any designation of boundary lines, stopping points, or gentlemen's agreements" which were designed to

[57] Tom Walker, "Open Housing Pinch Hurts," The Atlanta Journal and Constitution (Sunday edition), October 26, 1969.

[58] Ibid.

arrest black expansion into white areas.[59]

The philosophical bases for the Realtist's advocacy of open housing are similar to the grounds on which NAREB stands in opposition to attempts to implement fair housing laws. Both groups are opposed to certain forms of imposed restrictions in the sale and transfer of property. Seen in the context of racial housing matters, however, NAREB seeks to protect the right of the white homeowner to discriminate in the sale of his property, thus enabling the exclusion of blacks from white areas. On the other hand, the Empire Board and the national association of Realtists seek to remove the restrictions on the black homebuyer who faces racially imposed obstacles in his search for property.

The Empire Board offers a different racial real estate ideology to brokers in Atlanta. The impact of its doctrine must be considered minimal, however, in light of the continuing discriminatory real estate practices in the city and the tight control over real estate thought and practices which the local NAREB affiliates exercise. Furthermore, in light of the evidence which points to the complicity of black realty firms in discriminatory practices, the Realtists' sincere advocacy of open housing must be considered with a good deal of skepticism.

---

[59] "Housing Plans As 'Open Occupancy'", Atlanta Daily World, September 18, 1959; remarks by Joseph T. Bickers.

The institutional and ideological framework within which the individual Atlanta real estate dealer operates accounts largely for his behavior where race and residence are involved. The institutional influence is not the sole determinant of real estate behavior, however, and the individual agent's conformity with elements of the institutional racial real estate ideology is not absolute. The agent's perception of his role in the social and racial environment and of his obligations to the community he serves may either reinforce or dilute the institutional influences. In either case, his perceptions of his own business and his conceptions about his role in determining the racial composition of residential areas constitute additional dimensions of the racial real estate ideology. The final part of this chapter is devoted to presenting the elements of the broker's self-image which might influence his conduct in matters of race and residence.

A large part of the information on which this discussion is based was obtained through a survey of thirty-five white and eighteen black randomly selected real estate firms dealing in residential property in the Atlanta area. The survey was taken in the form of a questionnaire which was mailed to the firms in February, 1971. The responses received from the white firms totalled sixteen, or approximately 46%; the total received from the black firms was nine, or 50%. The questionnaire was designed to minimize

the inconvenience to the respondents and to maximize the credibility of the purposes of the study. There may have been some factors hindering a larger return, such as the contents of the questionnaire which dealt with racial matters; legal circumstances concerning race and residence in Atlanta;[60] the distance factor; and the credibility of a survey conducted by a student at an Ivy League institution. Nevertheless, the responses received reveal some identifiable patterns in real estate thought and provide adequate information for the limited purposes of this thesis. Other sources dealing with the attitudes on race and housing of real estate businessmen include Miss Helper's study in Chicago,[61] Stuart Palmer's study in New Haven,[62] and recent personal interviews with brokers and agents in Atlanta.

One of the primary areas of consensus emerging from the previous studies conducted in other cities and the recent study of Atlanta brokers is that a real estate broker is reluctant to effect the sale of property in a white area

---

[60]Recent blockbusting and housing discrimination suits against local realty firms have created almost a state of paranoia among some realty brokers. These people might reasonably be reluctant to respond to a questionnaire dealing with their business practices and personal attitudes.

[61]Rose Helper, Racial Policies and Practices of Real Estate Brokers.

[62]Stuart H. Palmer, "The Role of the Real Estate Agent in the Structuring of Residential Areas" (unpublished Ph.D. thesis, Yale, 1955).

to a black buyer. Palmer recorded that in New Haven practically all the agents whom he interviewed made in effect the same point: "They strongly wished to avoid being among the first to sell to Negroes in white areas."[63] The response from the white realty firms in Atlanta was unanimously affirmative to the question, "In most cases, would a real estate salesman be reluctant to sell a home to a Negro buyer in a white residential area?" Miss Helper's study revealed a similarly strong tendency for brokers to avoid being a party to the first sale in a neighborhood to a black buyer.[64]

Probing further, Miss Helper discerned a pattern of behavior that prevails among brokers when a black customer expressed interest in property located in a white area. In determining his policy in such a situation, the broker takes into account the racial situation in the neighborhood. Of particular significance to the broker are the number of homes in the area occupied already by blacks and the incidence of recent sales to blacks in and around the particular area. The broker who wants to retain his favorable reputation with the community he serves will attempt to delay his participation in a sale to a black buyer until the time that he cannot be blamed for instigating the racial change in the area. She wrote, "When the people themselves believe the block is 'gone', they will not hold it against him if he begins to sell to Negroes in that block...At that

[63]Ibid., p. 128.

[64]Helper, op. cit., pp. 109-113.

time what was reprehensible behavior - namely, selling to Negroes in a white area or block - becomes acceptable behavior."[65]

A Realtor in southwest Atlanta confirmed the pattern Miss Helper described. He traced the development of his firm's policy toward selling to blacks in white or transitional neighborhoods in the territory surrounding his office. He was initially reluctant to sell homes to blacks in southwest Atlanta because of the lack of community acceptance. Now he does not hesitate to show property for sale to blacks in white or fringe areas in the southwest section. He concluded his remarks by saying that the broker's reputation is his chief asset in the community.[66]

Brokers expect to be severely penalized if they are instrumental in the introduction of a black family before the conditions are favorable. In Miss Helper's study, over two-thirds of the brokers were firmly convinced that they would suffer some harmful consequences if they sold property without any racial restrictions. Most of this group expected adverse financial and social consequences. She reported that the most prevalent fear concerned damage to the broker's reputation and the loss of social standing in the community.[67]

---

[65] Ibid., p. 110.

[66] Cliff Bullard, owner, Bullard Realty Co., Atlanta; personal interview, December 28, 1970.

[67] Helper, op, cit, pp. 135-137.

As previously mentioned, the racial theory of property values which has been promoted primarily by NAREB dictates against the broker's role in introducing a black family into a white area. A reasonable extension of this theory states that it is the broker's obligation to protect property values, and thus to exclude blacks from areas where their occupancy will depress property values. Miss Helper determined that 75% of her sample subscribed to this theory.[68] The theory is similarly widespread among white brokers in Atlanta. Of the fifteen white brokers responding to the question, "In your experience, have you found that property values decline when Negroes enter an area?", ten (67%) replied affirmatively.

The broker's beliefs about the public acceptance or rejection of integrated communities also help him to determine the appropriate policies to pursue in racially infused situations. Miss Helper reported that most realty brokers believed that whites have unfavorable feelings about blacks and do not wish to have blacks as neighbors. Accordingly, about two-thirds of the brokers she interviewed felt that residential segregation would continue as the basic housing trend, and 90% felt that residential integration would not be achieved in the near future.[69] The recent

---

[68] Ibid., p. 84.

[69] Ibid., p. 103.

survey of white brokers in Atlanta revealed similar perceptions of public desires. The question submitted to the brokers was, "Do you think that most people in Atlanta prefer to live in communities with neighbors of the same race?" The unanimous response was "yes". The consequences of this opinion for real estate practices are serious. If brokers perceive that the public will be satisfied if they act to bring about segregated neighborhoods, then they will be likely to employ sales techniques which seek to accomplish this goal.

Further indications of the brokers' personal opinions are contained in their replies to questions involving open housing in principle and in practice. In Miss Helper's study, approximately 2/3 of the brokers were personally opposed to residential integration.[70] The brokers in Atlanta were asked, "Outside of your compliance with the federal 'fair housing' law, do you feel that 'open housing' is an important and valuable goal for American society?" Ten of the sixteen respondents replied negatively. Of the six who replied affirmatively, four were brokers operating primarily in southwest Atlanta. Their indication of support for open housing in principle may be based on their desire to save their home territory from inundation by blacks through the creation of housing opportunities for blacks in other areas.

---

[70] Ibid., p. 130.

For the purpose of ascertaining the attitude of brokers toward the groups actively seeking implementation of open housing laws, they were asked, "Do most real estate dealers feel that the advocates of 'open housing' are pushing for social change too far and too fast?" Fourteen of the fifteen respondents to this question replied affirmatively, indicating that most brokers in Atlanta would prefer at least a less aggressive enforcement of open housing laws.

The response to the latter question also implies the brokers' status quo orientation in racial housing affairs. Their rejection of more affirmative enforcement of open housing laws indicates their desire to be left alone to pursue their business as they see fit. A further indication of the prevailing defense of the real estate industry is contained in the response to the question, "Do you feel that the real estate industry in general has been unreasonably attacked for its alleged role in the fields of 'open housing' and 'blockbusting'?" Ten of the fifteen respondents replied "yes."

An attempt to consolidate and to organize the response of brokers whose racial policies were ascertained was made by Miss Helper. She offered the concept of an "exclusion ideology" to which about 75% of her sample conformed in varying degrees.[71] To an impressive extent, the white brokers in Atlanta whose responses were obtained also may be identified as advocates of this ideology. Not all of

[71] *Ibid.*, p. 143.

the elements of this ideology were probed in the questionnaire sent to the brokers in Atlanta. However, the responses from several questions posed in the Atlanta survey substantiate a number of the ideas contained in Miss Helper's exclusion ideology.

The main components of the exclusion ideology are: (1) Most blacks do not make desirable neighbors. (2) Most whites do not want blacks as neighbors. (3) Property values decline when blacks enter an area. (4) Most neighborhoods decline physically and socially as a result of black entry. (5) Racial residential integration is impossible currently. Complete racial transfer will continue as the inevitable result of black encroachment. (6) White residents suffer when blacks enter their neighborhood. (7) Selling or renting property to blacks in white areas violates the principles of real estate ethics and the personal preferences of most brokers. (8) Most brokers wish to see their own area remain racially homogeneous (9) The broker who is involved in the sale of property to a black in a white area will suffer financially and socially. (10) By attempting to exclude blacks from white areas, the broker protects his reputation and the standards of the community.[72]

The survey of white brokers in Atlanta reveals agreement

---

[72]Ibid., pp. 143-45.

with the exclusion ideology on several matters. First, the brokers replied unanimously that whites in Atlanta do not want blacks as neighbors. Based on this response the implication is that the brokers did not feel that residential integration was possible currently. Third, there was substantial agreement on the racial theory of property values. Fourth, a majority indicated personal opposition to open housing in principle, and a nearly unanimous response expressed opposition to the aggressive enforcement of open housing laws. Finally, there was a substantial current of opinion regarding the damages to the broker who sells property without racial restrictions.

Of course, black brokers as well as their white colleagues have been implicated in certain discriminatory practices. However, the answers of the black respondents to the survey in Atlanta indicate their differing perceptions on some critical issues. For example, the black brokers (nine responding) were unanimous in their support of open housing as "an important and valuable goal for American society," and in their support of the work of open housing advocates. Although a majority believed that most Atlantans prefer to live in segregated neighborhoods, three brokers said that most <u>whites</u> prefer to live with neighbors of their own race while most <u>blacks</u> do not possess a similar desire to reside in racially homogeneous areas. Another area of difference was the black brokers' feelings about selling property to blacks in white areas. Over

two-thirds of the black brokers replied that they would not expect a realty agent to be reluctant to effect such a sale. The implication here is that black brokers, not white brokers, would not be inhibited in this way. Further evidence of this implication is the fact that two of the respondents stated this opinion specifically.

The sympathetic tendencies of black brokers for the goals of open housing form a rivaling ideology to the opinions of white brokers in Atlanta. The black respondents' views conform closely to the advocacy of open occupancy which the Empire Board has expressed. However, the small number of black brokers in Atlanta plus the substantial control over local realty practices exercised by the Atlanta Board dictate against the widespread acceptance of the black real estate ideology. Furthermore, once again it should be mentioned that the black brokers' sympathetic responses for open housing must be discounted at least partially as mere rhetoric.

In conclusion, it appears reasonable to declare that there are elements of a definable racial real estate ideology which prevails among most white brokers in Atlanta. The components of the real estate institution - the local professional boards and the national organization, the regulatory agency, and the sources of real estate education - contribute in varying ways to the formation of an ideology which is unfavorable to open housing in principle and

particularly hostile to the implementation of fair housing laws. Among the elements of the racial real estate ideology which originate with the institution are the notion that homogeneity makes for good neighborhoods, the racial theory of property values, and the consequent obligation of the realty agent to protect the community against unwanted neighbors and neighbors whose presence tends to damage property values. Within the current social and racial environment, the racial real estate ideology directs the broker to employ techniques which are designed to exclude blacks from white areas and to accelerate the process of racial transition when the entry of blacks occurs.

Surveys of real estate brokers in Chicago, New Haven, and Atlanta, reveal the high degree of conformity of brokers with the racial real estate ideology. The majority opinion of brokers in Atlanta is that property values do decline when blacks enter an area. The recognition by brokers of their role as servants to the community leads to the adoption of a number of significant policies for racial housing matters. Among the most important of these is the notion that the broker will suffer for the sale of property to a black in a white area unless the local circumstances allow for such a sale. Basically, the average broker wishes to avoid being responsible for initiating what he considers to be the inevitable trend to

resegregation. The broker's belief that segregated neighborhoods are essential for the happiness of the residents reinforces his desire to exclude blacks from white areas.

CONCLUSION

THE PROSPECTS FOR CHANGE

"People moving out, people moving in -
All because of the color of their skin:
Run, run, run,
But they sure can't hide."

From "Ball of Confusion."
Sung by The Temptations.
Motown Records, 1970.

The elements of the racial real estate ideology which pervades the industry in Atlanta are conceived within a tightly-knit institutional framework. The policies initiated by NAREB are transmitted to the local boards of Realtors which in turn communicate national pronouncements to board members and establish the implementation of these policies in accordance with local circumstances. The real estate practices which emerge from the "exclusion ideology" are rarely, if ever, challenged by the official regulatory body over licensed realty firms - and the supposed advocate of the public interest - the Georgia Real Estate Commission. Nor do the primary sources of real estate education question the prevailing ideology; in fact, any estimate of their influence in the formation of the exclusion ideology must conclude that it is substantial. Furthermore, the institution's declarations of policy are popularly accepted by other segments of the housing industry and by private citizens as standard rules of real estate behavior. As a result of the reinforcements of the exclusion ideology which occur at all stages of its development and the inherent forces of conformity, the individual broker or agent is not inclined to deviate from these principles.

Moreover, the agent's self-image as a guardian of the community's interests dictates against practices whose outcome might offend residents of the area he serves.

Thus, the system which produces the principles of the racial real estate ideology appears to be closed to any significant input from sources of dissent. The opportunities for dissident interest groups to participate in the formulation of principles which guide realty behavior in race and residence are limited, if not totally absent. Furthermore, the coherence of the institutional ideology insulates it from dismantlement by opposing groups.

However, one of the notions upon which the racial real estate ideology is founded also bears the seeds from which ideological change might be conceived. The institution claims that the primary obligation of the real estate broker is to faithfully execute the wishes of his client and the community he serves. In the fulfillment of this obligation, the broker may reasonably perceive his duty to include employing racially discriminatory practices as a means to prevent the purchase of property by a black customer in a stable white community. The broker's primary assumption is that whites do not want black neighbors because of the damage to property values and social status that accompanies black entry.

According to the same notion of the broker's social responsibilities, a radical change in prevailing public

opinion would alter the procedures through which the broker seeks to satisfy his constituents' desires. If popular opinion evolved to the point of widespread acceptance and advocacy of integrated residential living, the broker would be forced to abandon his exclusionary practices against blacks, and to eliminate tactics which foster the resegregation of transitional areas.

Furthermore, the racial theory of property values, whose origin has been traced to NAREB influence, also plays a dual role as a principle into which open housing advocates might penetrate and disprove. Although the theory of declining property values has been disputed eloquently by extensive research studies, such as the landmark work of Dr. Luigi Laurenti,[1] it has rarely been disproved in practice. The theory still serves as a primary catalyst for the departure of whites from integrated areas. It will continue to dominate real estate and popular opinion as long as the pattern of white panic and exodus is repeated.

The chance that the racial theory of property values will be conclusively refuted depends on the success of stabilization efforts and the widespread exposure of peacefully integrated neighborhoods. For example, if one neighborhood in Atlanta was integrated and still retained its social stability and the stability of property values,

---

[1]Luigi Laurenti, Property Values and Race (Berkeley: University of California Press, 1960).

it might serve as a model of success for other racially disputed areas. The theory of declining property values would lose much of its persuasiveness. On a larger scale, a national proliferation of stable, integrated, and well-publicized communities would provide additional tools to uproot the entrenched racial theory of property values.

The change in values that must precede the termination of the real estate institutional opposition to open housing can not be expected to emerge from indigenous initiative within the industry. However, the sources necessary to provoke a public consensus against the real estate exclusion ideology do not appear to exist in Atlanta or in the nation. The previously described voices of dissent are currently the only safeguard against the perpetuation of racially separate neighborhoods and a racially divided city. A local or national consensus favorable to the development of peaceful residential segregation depends substantially on political leadership. The leaders of the Atlanta city government cannot afford to aggressively promote open housing in the city alone without similar support from other municipalities in the metropolitan area. The unilateral adoption by the city of a fair housing ordinance would merely accelerate the white flight to the suburbs, and there are few indications that suburban communities will risk their racial homogeneity by announcing a policy of open occupancy. The consequences to the entire metropolitan area of a core black city surrounded by white suburbs are not yet visible enough to

provoke a unified advocacy of open housing. The likelihood that substantial public pressure will be brought upon the real estate industry is further reduced by the policies of the Nixon Administration. The President has consistently refused to initiate a national program which would expand the opportunities for minority-group property ownership in predominantly white suburbs.

Sole reliance upon popular opinion and political leadership obscures the strength of economic forces as determinants of the future success in reversing Atlanta's segregated housing trends. In fact, there is a substantial current of thought which states that economic conditions will be primarily responsible for any change in racial housing affairs.[2] The income level of blacks in Atlanta has increased considerably in the past decade. In Atlanta reside thirteen black millionaires, the largest number of any city in the nation.[3] With black income levels rising, and construction costs for homes for whites in the suburbs becoming prohibitive, integration may be forced upon residents of all-white neighborhoods in the city while the outlets for whites are becoming closed. The coalescence of these trends may dictate public acceptance, although reluctantly, of residential integration.

---

[2]Michael J. Hoare and Mrs. Pat Chapman articulated this view in personal interviews.

[3]James A. Hefner, "Black Employment in Atlanta," manuscript for unpublished study, Atlanta University, 1971, p. 82.

However, such a situation does not exist today. The tradition of segregated housing in Atlanta and its current reinforcement and perpetuation by real estate dealers operate within a closed system. The voices of dissent are attempting to penetrate the institutional barriers of the real estate industry in order to reverse firmly entrenched trends, ideologies, and practices, whose combined force is leading to a racially divided society. However, the dissidents have not enlisted substantial popular opinion or political leadership to their cause. Perhaps the major sources of optimism are blacks who will push harder against the walls of the ghetto, and whites in transitional areas of Atlanta who have posted a warning on their property to real estate agents: "This Is Our Home. It Is Not For Sale."

BIBLIOGRAPHY

BOOKS

Abrams, Charles. Forbidden Neighbors. New York: Harper and Bros., 1955.

Denton, John H. Apartheid American Style. Berkeley: Diablo Press, 1967.

Duncan, Beverly, and Hauser, Philip M. Housing a Metropolis - Chicago. Glencoe, Ill.: Free Press, 1960.

Eley, Lynn W., and Casstevens, Thomas W. The Politics of Fair-Housing Legislation. San Francisco: Chandler Publishing Co., 1968.

Fishman, Joshua A. "Some Social and Psychological Determinants of Intergroup Relations in Changing Neighborhoods." Open Occupancy v. Forced Housing Under the Fourteenth Amendment. Edited by Alfred Avins. New York: The Bookmailer, Inc., 1963.

Grier, George, and Grier, Eunice. Equality and Beyond. Chicago: Ouadrangle Books, 1966

Helper, Rose. Racial Policies and Practices of Real Estate Brokers. Minneapolis: University of Minnesota Press, 1970.

Lockard, Duane. Toward Equal Opportunity. New York: The MacMillan Co., 1968.

Mosher, Frederick C. Democracy and the Public Service. New York: Oxford University Press, 1968.

Northwood, L. K., and Barth, Ernest A. T. Urban Desegregation: Negro Pioneers and Their White Neighbors. Seattle: University of Washington Press, 1965.

Rosen, Harry M., and Rosen, David H. But Not Next Door. New York: Obolensky, Inc., 1962

Taeuber, Karl E., and Taeuber, Alma F. Negroes in Cities: Residential Segregation and Neighborhood Change. Chicago: Aldine Publishing Co., 1965.

Thompson, Robert A.; Lewis, Hylan; and McEntire, Davis, "Atlanta and Birmingham: A Comparative Study in Negro Housing." Studies in Housing and Minority Groups. Edited by Nathan Glazer and Davis McEntire. Berkeley: University of California Press, 1960.

Tilly, Charles; Jackson, Wagner D.; and Kay, Barry. Race and Residence in Wilmington, Delaware. New York; Bureau of Publications, Columbia University, 1965.

Wurster, Chaterine Bauer. Social Questions in Housing and Town Planning. London: University of London Press, 1952.

MAGAZINE ARTICLES

Barker, Horace. "Open Housing: No Southern State Has Moved to Enforce This Law of the Land." South Today, II, No. 7 (March, 1971), 4.

Burns, Leland S. "Is Babbitt Dead?" Harvard Business Review, XLV (September-October, 1967), 14-18ff.

Fancher, Betsy. "A Mayor for All Seasons." Atlanta Magazine, V, No. 9 (January, 1968), 25-26ff.

_____. "White Flight: One Area Fought It And It May Have Won." South Today, II, No. 7 (March, 1971), 12.

"Housing: The Role of the Real Estate Agent." Rights, II, No. 2 (April-May, 1958), 29-32.

Monthly Summary of Events and Trends in Race Relations (Fisk University), III, No. 10 (May, 1946), 304.

Moore, Elizabeth. "I Sold a House to a Negro." Ebony, XVIII, No. 12 (October, 1963), 92-100.

Taeuber, Karl E. "Residential Segregation." Scientific American, August, 1965, 9-13.

Thomas, Diane. "This Is Our Home: It Is Not For Sale." Atlanta Magazine, X, No. 8 (December, 1970), 60-66.

"Unbusted Blocks." Newsweek, December 1, 1969, 55.

Vitchek, Norris, told to Alfred Balk. "Confessions of a Block-Buster." Saturday Evening Post, CCXXXV, No. 27 (July 14, 21, 1962), 15-19.

NEWSPAPERS

The files of the following newspapers were examined for the dates indicated.

The Atlanta Constitution, 1959 - April, 1971.

Atlanta Daily World, 1959-1967.

Atlanta Inquirer, 1969.

The Atlanta Journal, 1959 - April, 1971.

The New York Times, 1946 - March, 1971.

OTHER PUBLISHED MATERIALS

Adams, Samuel L. Blueprint for Segregation: A Survey of Atlanta Housing. Atlanta: Southern Regional Council. Urban Planning Project, Publication No. 7, 1965 (paperback).

Atlanta Real Estate Board. Constitution and By-Laws, Revised, December 3, 1969. Atlanta: the author, 1969 (paperback).

Community Improvement Program, City of Atlanta, Georgia. Equal Opportunity in Housing: Supplementary Report on Negro Housing Needs and Resources. Prepared by Condeub, Flessig and Associates, Atlanta, Georgia. Atlanta: the author, November, 1967 (paperback).

Georgia Real Estate Commission. Georgia Real Estate License Law With Rules And Regulations. Atlanta: the author, 1969 (paperback).

Georgia State Advisory Committee to the United States Commission on Civil Rights. Toward Equal Opportunity in Housing. Washington, D.C.: Government Printing Office, May, 1958 (microfilm).

Gladstone Associates. Housing All Atlantans: Metropolitan Outlook and Technical Appendixes. Atlanta: Atlanta Region Metropolitan Planning Commission, 1970 (paperback).

National Association of Real Estate Boards. Code of Ethics. Adopted in 1913, and amended at annual conventions in 1924, 1928, 1950, 1951, 1952, 1955, 1961,and 1962.

_____. Forcing The Door: A Comment on Title IV - the proposed Civil Rights Bill of 1966 - H.R. 14765. Based on testimony presented by Alan L. Emlen, Philadelphia Chairman, Realtors' Washington Committee before Subcommittee No. 5, Committee on Judiciary, House of Representatives. Washington: the author, 1966 (paperback).

_____. NAREB Policy on Minority Housing. Chicago: the author, June 4, 1963.

Schermer, George, and Levin, Arthur J. Housing Guide to Equal Opportunity. Washington: The Potomac Institute, June, 1968 (paperback).

UNPUBLISHED MATERIALS

Atlanta Region Metropolitan Planning Commission. "Summary of Regional Issues and Policies Affecting Production and Maintenance of Adequate Housing for Metropolitan Atlanta in the '70's." Discussion Draft, September 16, 1970 (mimeographed).

Commission on Race and Residence. Original document prepared by Robert A. Thompson, Hylan Lewis, and Davis McEntire for "Atlanta and Birmingham: A Comparative Study in Negro Housing," in Studies in Housing and and Minority Groups. Edited by Nathan Glazer and Davis McEntire. Berkeley: University of California Press, 1960 (mimeographed; made available by Robert A. Thompson).

Community Relations Commission, City of Atlanta. "Comments Made by Citizens at the Town Hall Meeting, West End Presbyterian Church," April 16, 1970 (mimeographed).

_____. "Comments Made by Citizens at the Town Hall Meeting, Therrell High School, "March 29, 1971 (mimeographed).

_____. "Proposed Program for Neighborhood Stabilization," July, 1970 (mimeographed).

Georgia Institute of Technology, Graduate Program in City Planning. "Southwest Atlanta Zoning Study," June 13, 1969 (mimeographed).

Hefner, James A. Black Employment in Atlanta. Professor of Economics, Atlanta University, 1970 (manuscript).

Henry, Al. Notes on study by author of real estate practices in Atlanta, 1967 (mimeographed).

Kahn, Robert E. "A Study of Negro Housing in Atlanta, Georgia: 1940-1956." Sociology Research Paper, Dartmouth College, January 15, 1957 (deposited in Library of City Planning Department, Atlanta, Georgia)

Metropolitan Atlanta Conference on Equal Opportunity in Housing. "Only a Beginning - But a very significant one." Atlanta, Georgia, May 29, 1968 (mimeographed).

Palmer, Stuart H. "The Role of the Real Estate Agent in the Structuring of Residential Areas: A Study in Social Control" Ph.D. thesis, Department of Sociology, Yale University, 1955.

Parham, James. "The Story of Negro Housing in Atlanta." Research report conducted for City Planning Department, Atlanta, Georgia, 1960 (mimeographed).

Riemer, Richard M. "Planning With Racially Changing Neighborhoods." M. A. Thesis, Division of Graduate Studies and Research, Georgia Institute of Technology, Atlanta, Georgia, 1971.

Southern Regional Council. "Housing For Negroes In Atlanta, Georgia." June 24, 1959 (mimeographed).

United States Commission on Civil Rights, Hearing on Housing, Atlanta, Georgia, "Opening Statement Of Jesse B. Blayton, Sr." April 10, 1959 (mimeographed).

PERSONAL INTERVIEWS

Alexander, Mrs. Betty. Sales Manager, Harold Dawson Co., Atlanta. December 17, 1970.

Alexander, William M. President, Southwest Atlantans For Progress; Representative of 96th District to Georgia General Assembly. December 28, 1970.

Becker, Mrs. Louis. Vice-President, Druid Hills Fair Housing Committee (now defunct), Atlanta, Georgia. December 27, 1970 (interviewed by telephone).

Belvins, Mrs. Bette. Executive Vice-President, Georgia Association of Real Estate Boards, Atlanta. December 17, 1970.

Bullard, Cliff. Owner, Bullard Realty Co., Atlanta, December 29, 1970.

Chapman, Mrs. Pat. Field Representative in Neighborhood Stabilization and Open Housing, Atlanta Community Relations Commission; President and founder, South DeKalb Neighbors, Decatur, Georgia. Numerous informal interviews, June, 1970 - January, 1971.

File: (Housing: General

HOUSING AUTHORITIES IN SOUTHEASTERN UNITED STATES

Mrs. Malba Moebes
Housing Auth. of the Birmingham District
600 N. 24th Street
Birmingham, Ala. 35202 5725 units

Walter B. Mills, Jr., Exe. Dir.
Greater Gadsden Housing Auth.
Box 1219
Gadsden, Ala. 35902 1000 units

Nathan F.S. Porter, Exe. Dir.
Housing Auth. City of Huntsville
Box 486
Huntsville, Ala. 35802 1975 units

James R. Alexander, Jr., Exe. Dir.
Mobile Housing Board
Box 1345
Mobile, Ala. 36601 4645 units

Joseph M. Kelley, Exe. Dir.
Housing Auth. City of Fort Pierce
Box 998
Fort Pierce, Fla. 1000 units

S. E. Lorimer, Exe. Dir.
Housing Auth of Jacksonville
3550 Brentwood Ave.
Jacksonville, Fla. 32206 2402 units

Elbert A. Stapleton, Exe. Dir.
Housing Auth. city of Athens
Box 1469
Athens, Ga. 30601 1196 units

Madden Reid, Exe. Dir.
Housing Auth. City of Augusta
Box 3246
Augusta, Ga. 30904 1957 units

Brown Nicholson, Jr., Exe. Dir.
Housing Auth. City of Columbus
Box 630
Columbus, Ga. 31902 2654 units

G. E. Markwalter, Exe. Dir.
H.A. City of Macon
1130 Oglethorpe Street
Macon, Ga. 31201 1852 units

Frank H. Nelson, Exe. Dir.
Marietta Housing Authority
Draker K
Marietta, Ga. 30060 1600 units

M. I. Frost, Exe. Dir.
Housing Auth. City of Rome
Box 1428
Rome, Ga. 30161 1000 units

Frank K. Butler, Exe. Dir.
Housing Auth. of Savannah
200 E. Broad Street
Savannah, Ga. 31402 2274 units

Connie R. Griffith, Exe. Dir.
Lexington Municipal Housing Comm.
600 Blue Grass Park Drive
Lexington, Ky. 40508 1510 units

Harold M. Booth, Jr., Exe. Dir.
City of Louisville Municipal Hous. Comm.
Box 1674
Louisville, Ky. 40201 5466 units

J. Gilbert Shheib, Exe. Dir.
Hous. Auth of New Orleans
524 Camp Street
New Orleans, La. 70130 12,270 units

Alfred E. Rushing, Exe. Dir.
Mississippi Regional Hous. Auth No. VIII
Box 2347 - Evergreen Station
Gulfport, Miss. 39501 1105 units

Ray Wheeling, Exe. Dir.
Hous. Auth City of Asheville
Box 1898
Asheville, North Carolina 28806 1192 un

Housing Auth. of City of Charlotte
200 W. 9th Street
Charlotte, N. C. 28202 3020 units

C. S. Oldham, Exe. Dir.
Housing Auth. City of Durham
Box 1726
Durham, N. C. 27702 1712 units

R. H. Dickey, Exe. Dir.
Housing Auth. of City of Greensboro
Box 3115, 843 Florida Street
Greensboro, N. C. 1746 units

Housing Auth. City of Raleigh
N. Blount St., Box 1007
Raleigh, N. C. 27602 1062 units

James K. Haley, Exe. Dir.
Hous. Auth. & Redevelop. Commission of
City of Winston Salem
901 Cleveland Avenue
Winston-Salem, N. C. 27101 1938 units

G. F. Doscher, Exe. Dir.
Charleston Housing Authority
Box 331, 20 Franklin St.
Charleston, S. C. 29406 2033 units

John A. Chase, Exe. Dir.
Columbia Housing Authority
1505 Garden Plaza - Box 4307
Columbia, S. C. 29204 1809 units

Billy C. Cooper, Exe. Dir.
Chattanooga Housing Auth.
1914 McCallie Ave.
Chattanooga, Tenn. 37401] 2633 units

Robert C. Hembree, Exe. Dir.
Knoxville Housing Auth.
901 Broadway N. E.
Knoxville, Tenn. 37917 2386 units

Orelle Ledbetter, Exe. Dir.
Memphis Housing Auth.
Box 68
Memphis, Tenn. 38101 5045 units

Jack Herrington, Exe. Dir.
Nashville Housing Auth.
Box 846
Nashville, Tenn. 37202 6375 units

Harland K. Heumann, Exe. Dir.
Alexandria Redevel. & Hous. Auth.
600 N. West Street
Alexandria, Va. 22314 1169 units

J. A. Charles, Exe. Dir.
Newport News Redev. & Hous. Auth.
741 - 34th Street
Newport News, Va. 23607 1702 units

Jack H. Shiver, Exe. Dir.
NOrfolk Redev. & Hous. Auth
Box 968
Norfolk, Va. 23501 3719 units

Carroll A. Mason, Exe. Dir.
Portsmouth Redev. & Hous. Auth.
240 Dale Drive
Portsmouth, Va. 23704 1907 units

Frederic A. Fay, Exe. Dir.
Richmond Redevel. & Hous. Auth.
901 Chamberlayne Parkway
Richmond, Va. 23205 4033 units

Russell R. Henley, Exe. Dir.
Roanoke Redev. & Hous. Auth.
Box 6359
Roanoke, Va. 24017 1481 units

N.C. - N.C. Housing Corp.
Joe Eagles, Exec. Secty.
R. Peyton Woodson III, Chmn.

Fla. - Northwest Fla. Reg.
Housing Authority
E. Whitford Ware, Exec. Dir.

Va. - Va. Housing Dev. Authority
(no. exec. dir. given - only
5 members) State Board
of Housing - under Robt.
H. Kirby, Dir., Div. of
State Planning +
Community Affairs
Richmond, Va.

Alabama —

R. C. Bamberg, Dir
Development Office
Montgomery, Ala.

* Ga. - Tom M. Leider, Jr. Officer
Bureau of State Planning + Community Affairs
Atlanta, Georgia

S.C.

Woody Brooks, Coordinator, Office of Comm. Affs.,
Planning and Grants, Div. Office of the Gov.
Columbus, S.C.

Tenn. —

Leonard K. Bradley, Dir.
Office of Urban + Federal Affs.
Nashville, Tenn.

Texas — Fritz Lanham, Dir.
Dept. of Community Aff.
Austin, Texas.

CIVIL RIGHTS U.S.A./

Housing in Washington, D.C.

THE CIVIL RIGHTS ACT OF 1964

CIVIL RIGHTS UNDER FEDERAL PROGRAMS

An Analysis of Title VI

CCR Special Publication—Number 1

January 1965

"As far as the writ of Federal law will run, we must abolish not some but all racial discrimination . . . All members of the public should be equally eligible for Federal benefits financed by the public."

State of the Union Message
of
President Lyndon B. Johnson
January 8, 1964

The Civil Rights Act of 1957, as amended in 1960 and 1964, authorizes the U.S. Commission on Civil Rights to review Federal laws and policies with respect to denials of equal protection of the laws under the Constitution. The 1964 Civil Rights Act directs the Commission to serve as a national clearinghouse for civil rights information. Pursuant to these directives, this Commission publication is designed to explain Title VI of the 1964 Civil Rights Act which requires non-discrimination in federally assisted programs, including:

* the kinds of discrimination prohibited
* the Federal programs covered
* compliance procedures under Title VI

U.S. Commission on Civil Rights
Washington, D.C. 20425

SUMMARY OF RIGHTS GUARANTEED BY TITLE VI

All persons in the United States shall have the right to receive any service, financial aid or other benefit under the federally-aided program regardless of their race, color or national origin.

Specific discriminatory practices prohibited include:

* *Any difference in quality, quantity or the manner in which the benefit is provided*
* *Segregation or separate treatment in any part of the program*
* *Restriction in the enjoyment of any advantages, privileges or other benefits provided to others*
* *Different standards or requirements for participation*
* *Methods of administration which would defeat or substantially impair the accomplishment of the program objectives*
* *Discrimination in any activity conducted in a facility built in whole or part with Federal funds*
* *Discrimination in any employment resulting from a program established primarily to provide employment*

All Federal offices responsible for federally-assisted programs must implement Title VI by issuing regulations approved by the President.

Any persons who believe discrimination because of race, color or national origin exists in a federally-aided program have the right to challenge such discrimination by making a complaint to the officials responsible for that program.

* *Prompt investigations will be made of complaints received.*
* *If discrimination is found, negotiation and persuasion will first be used in an effort to eliminate the prohibited practices.*
* *Should these efforts fail, Federal assistance may be terminated or discontinued after a fair hearing.*
* *Other means authorized by law, including court action, may also be used to enforce nondiscrimination.*

(For a complete text of Title VI, see page 15*)*

". . . SIMPLE JUSTICE . . ."

President Lyndon B. Johnson, explaining the basic reasons underlying the principle of equality under Federal programs, stated on December 10, 1964:

> "It is simple justice that all should share in programs financed by all, and directed by the government of all the people."

Simple justice has not always governed the operation of Federal aid programs. As has been amply documented by the U.S. Commission on Civil Rights, many of our citizens, because of their race, color, or national origin, have not been free to participate equally in programs supported by Federal funds. For example, the Commission has found that in some circumstances:

* *Libraries receiving Federal aid either have not allowed Negroes to use the facilities or have subjected them to segregation or discrimination.*
* *Elementary schools built and operated with Federal aid have discriminated in the admission and treatment of students.*
* *Hospitals constructed with Federal funds either have refused to admit patients because of their race or have discriminated in their placement after admission; they also have refused to allow Negro physicians to practice there.*
* *Vocational training programs established with Federal funds have not been available to all students.*
* *Employment offices financed entirely by Federal funds have refused to refer all job applicants to available openings on a nondiscriminatory basis.*
* *Agricultural Extension Service offices operating with Federal funds have been established on a segregated basis and have provided unequal service to Negroes.*
* *Dormitories have been built with Federal grants in colleges that have discriminatory admission policies.*
* *Employers receiving business loans from the Federal Government, designed to increase employment opportunities, have discriminated in their hiring policies.*

In addition to the legal and moral grounds for correcting such discriminatory practices, there are very practical reasons for moving promptly to eliminate them from Federal programs.

A Federal grant program which is enacted for the general welfare fails in its objectives if some citizens are intentionally excluded or provided inferior service. If a program is designed to promote better health standards, it will not achieve its purpose by allowing only white persons to benefit while Negro families are denied needed medical services.

In addition to frustrating the basic objectives of a given program, discrimination denies to those who are excluded an opportunity to improve themselves. For instance, both the Negro family and the economy suffer when the family's breadwinner is denied equal opportunity to participate in a federally supported job training program.

Federal payments to State and local governments, to private institutions and businesses play an important role in financing the many educational, health, welfare and economic programs required for our continued growth and development. When any person is denied the benefits of these programs because of race, color, or national origin, the fabric of our democratic society is weakened and our progress as a Nation is retarded.

EVOLUTION OF FEDERAL POLICY

The principle of equality under Federal programs was reflected in presidential actions long before the Civil Rights Act of 1964 became law. In the past twenty years, every President of the United States has directed the elimination of discrimination in a number of Federal programs and activities. Areas covered by presidential orders include: equality of treatment in the Armed Forces; employment by the Federal Government, by Government contractors and on construction projects financed with Federal funds; and equality of opportunity in federally-aided housing.

Other actions taken through departmental regulations have prohibited discrimination in particular programs. These include the Manpower Development Training activities, teacher-training institutes, mental health and mental retardation projects, apprenticeship programs, and employment in State agencies administering certain Federal programs.

Prior to the passage of the Civil Rights Act of 1964, all of these orders and regulations depended on executive initiative which was supported by a growing body of judicial decisions. These court rulings, based on constitutional requirements, held that no person, because of race or color, could be denied the benefits of a program receiving Federal assistance. However, these presidential orders, departmental regulations, and court rulings were limited to particular Federal activities or to only parts of Federal programs. In addition, in recent years attempts made in Congress to amend specific Federal aid proposals in order to prohibit discrimination have been unsuccessful.

By adopting Title VI of the Civil Rights Act, Congress has now written into law the right of all persons to participate in and receive the benefits of *any* federally-aided program or activity without discrimination on account of race, color, or national origin. The application of Title VI to federally-assisted programs is uniform and all-inclusive.

SCOPE OF FEDERAL ASSISTANCE

Congress has enacted many programs providing Federal funds to support public and private activities in such areas as health, education, employment, individual welfare, and the economic well-being of the general society.

Many citizens are not fully aware of the nature or extent of Federal assistance provided State and local governments, private institutions, businesses and individuals. The average citizen is likely to know about Social Security, veterans benefits, and a few other programs involving direct Federal administration. However, many significant Federal aid programs are administered at the local level by the States, localities and private institutions which share in their costs. As a result the degree of Federal support is not usually apparent.

Federal financial assistance includes grants and loans of Federal funds, donations of equipment and property, detail of Federal personnel, proceeds from Federal property, and any other arrangement by which Federal benefits are provided.

In all, more than 190 aid programs are sponsored in whole or in part by the Federal Government and there are many 'sub-programs' within these. Major areas of Federal involvement include:

Aids to Education

- College Facilities Construction
- College Dormitory Construction
- Research Grants and Equipment
- Surplus Materials Distribution
- National Defense Education Activities
- Impacted Areas School Construction and Assistance
- School Lunch and School Milk Programs
- Vocational Education Activities
- Economic Opportunity (Anti-Poverty) Programs
- Loans to College Students

Aids to Communities

- Accelerated Public Works
- Urban Renewal Projects
- Public Housing Projects
- Airport Construction
- Library Services and Construction
- Economic Opportunity (Anti-Poverty) Programs

Aids to Health

- Vocational Rehabilitation Grants
- Hill-Burton Hospital Construction
- Research Grants
- Nurses Training Programs
- Loans to Medical Students
- Mental Health and Retardation Programs
- Public Health Programs

Aids to Employment

State Employment Offices
Manpower Training Activities
Area Redevelopment Grants and Training
Loans to Small Businessmen
Highway Construction Projects
Public Works Acceleration Projects
Other Construction (Schools, Hospitals, etc.)
Economic Opportunity (Anti-Poverty) Programs

Aids to Welfare

Old-age Assistance Programs
Services to the Blind and Permanently Disabled
Maternity and Infant Care Projects
Child Welfare Services
Other Public Welfare Programs
Economic Opportunity (Anti-Poverty) Programs

Aids to Agriculture

Extension Services
Watershed/Flood Control
Conservation Projects
Rural Electrification
Forest Protection

In short, citizens in all walks of life derive benefits directly or indirectly, from the services and assistance provided by the Federal Government.

During the fiscal year 1963, payments by the Federal Government to public and private recipients totaled nearly $11 billion or ten percent of all Federal expenditures. Federal payments average 14% of the total revenues collected by States and localities; in some States these payments reach as high as 32% of all revenues.

TYPES OF DISCRIMINATION PROHIBITED BY TITLE VI

The effective administration of Federal programs depends on the cooperative efforts of both the Federal Government and the recipients of Federal aid. The aims of these programs cannot be fully achieved until they are equally available to all citizens. Thus it is vitally important that aid recipients and the Federal Government work closely together to eliminate segregation and discrimination in the programs for which they share responsibility.

In drafting the Civil Rights Act of 1964, Congress attempted to provide every possible means for voluntary compliance with the Act. Regulations, issued pursuant to Title VI, reflect this congressional intent by directing Federal officials

to seek the cooperation of recipients and to provide guidance and assistance to help them comply voluntarily with the Act.

As a first step in the process of voluntary implementation of Title VI, all concerned should fully understand the types of discrimination which must now be eliminated.

In order to be eligible for assistance under Federal programs, a recipient must give assurances that

NO PERSON SHALL BE EXCLUDED FROM PARTICIPATION, DENIED ANY BENEFITS, OR SUBJECTED TO DISCRIMINATION ON THE BASIS OF RACE, COLOR, OR NATIONAL ORIGIN.

Type of discrimination prohibited by Title VI are best illustrated by specific examples.

A recipient of Federal financial assistance violates his assurance to comply with Title VI if, *because of race, color, or national origin*, the recipient:

(1) denies an individual any service, financial aid or other benefit under the program;

EXAMPLES: *A federally-supported State Employment Office refuses to place a qualified job applicant because of his race.*

A redeveloper of land in an urban renewal project area denies an apartment or office space to an applicant because of his race, color or national origin.

A National Guard Unit refuses to accept a volunteer because of his race, color, or national origin.

(2) provides an individual with a service, financial aid or other benefit which is different, or is provided in a different manner from that which is provided to others under the program;

EXAMPLES: *An Agricultural Extension Agent encourages and teaches white farmers, but not Negro farmers, to grow a variety of crops to increase their income.*

A library receiving Federal aid requires some readers, because of race, to request books through a branch librarian rather than allowing the direct access available to others.

(3) subjects an individual to segregation or separate treatment in any matter related to his receipt of any service, financial aid, or other benefit under the program;

EXAMPLES: *A federally-aided State Employment Office, Agricultural Extension Service Office, or airport maintains racially separate waiting rooms.*

The aided program assigns employees of a certain race or color to serve only persons of the same race or color or to process job applications only from such persons.

(4) restricts an individual in any way in the enjoyment of services, facilities, or any other advantage, privilege, or benefit provided to others under the program;

EXAMPLES: *A federally-aided college admits students of a particular race but discourages their attendance at sports events and other college gatherings.*

An aided hospital admits all patients but discourages use of the recreation room or specifies certain hours for use to patients of one race.

(5) treats an individual differently in determining whether he satisfies any admission, enrollment, quota, eligibility, membership, or other requirement or condition which is a prerequisite to the service, financial aid or other benefit provided under the program;

EXAMPLES: *A federally-aided hospital refuses to permit doctors of a particular race to practice in the hospital because such doctors are not members of a medical association which discriminates.*

A State Employment Office refuses to send a Negro applicant to fill a job request because he is not enrolled in an apprenticeship program which discriminates against Negroes.

(6) uses any criteria or methods of administration which would defeat or substantially impair accomplishment of the program's objectives for

individuals of a particular race, color, or national origin, or which would subject such individuals to discrimination;

EXAMPLES: *In selecting or approving projects or sites for the construction of public libraries which will receive Federal assistance, a State agency uses standards which will have the effect of limiting use of the facilities by members of a particular race.*

In a district where students are assigned to schools on the basis of their race, free and reduced-price lunches are not provided on an equitable basis.

(7) discriminates against an individual in any program or activity which is conducted in a facility constructed in whole or in part with Federal funds;

EXAMPLES: *A hospital constructed or improved with Federal funds segregates patients by race or discriminates in the selection of interns or student nurses. A hospital caring for indigent patients under contract with a welfare agency that receives Federal funds discriminates in like manner.*

A federally-aided public housing authority either excludes tenants from a project or segregates them within a project because of their race, color, or national origin.

(8) subjects an individual to discriminatory employment practices under any Federal program or activity whose primary objective is to provide employment:

EXAMPLE: *Employers receiving Area Redevelopment loans hire on a discriminatory basis.*

The above illustrations do not reflect the full scope of possible discriminatory practices. Nor do they include all the programs which are subject to Title VI. Whatever the federally-aided programs may be and whatever form the discrimination may take, the language of Title VI and the intent of Congress is to assure to every individual equal opportunity and access to Federal benefits.

It should be noted that if the *final* Federal payment for a project was made to a recipient *before* applicable Title VI regulations went into effect, the recipient is not covered by Title VI for that particular project. On the other hand, *after* applicable Title VI regulations went into effect, all Federal aid recipients had to agree to comply with these regulations in order to receive or to continue to receive Federal assistance.

EXAMPLE: *A hospital received approval in 1963 for Federal funds to pay part of the cost of a new addition and Federal installment payments were still forthcoming when Title VI regulations became effective. As a condition to receipt of these additional installment payments, the hospital must agree to administer the entire facility in accordance with Title VI nondiscriminatory requirements.*

COMPLIANCE UNDER TITLE VI

Title VI regulations provide the necessary framework for protecting the rights guaranteed to the recipients and to the ultimate beneficiaries under federally-aided programs. Compliance will first be sought by affirmative and voluntary means whenever possible. But in addition, provision is made for complaints, field reviews, investigations, informal adjustments, and, when necessary, more formal proceedings.

1. AFFIRMATIVE MEASURES

Recipients of Federal aid are to be given guidance and assistance to help them comply voluntarily with Title VI regulations. In public and private meetings and in instructions which accompany required nondiscrimination agreements, Federal aid recipients are to be assisted in making the changes necessary to bring their operations into compliance with Title VI.

2. COMPLIANCE REPORTS

Records and other information designed to show the extent of compliance with Title VI agreements must be maintained by recipients and reports sent to program administrators on a regular basis. A recipient is also required to inform the ultimate beneficiaries, participants and other interested persons of the provisions of Title VI regulations and of their applicability to the aid program.

3. PERIODIC FIELD REVIEWS

Reviews by designated officials are to be conducted on a scheduled basis to ensure compliance by aid recipients. Compliance reports, books, and other records may be reviewed during these regular field visits.

4. COMPLAINTS

An individual or organization may challenge any unlawful discriminatory practice in a Federal program or activity. All complaints must be filed with the appropriate Federal agency and should include sufficient information to serve as the basis for an investigation.

5. INVESTIGATION AND ADJUSTMENT

When a field review, complaint, or any other information indicates a possible violation of Title VI, an investigation is ordered. If any violation of the regulations is found, informal persuasion and conciliation will be used to secure the elimination of the prohibited discriminatory practices. During this entire process, names of complainants will be kept confidential to the extent possible.

No recipient or other person may intimidate, threaten, coerce, or discriminate against any individual because he has made a complaint, testified, or assisted in a Title VI investigation, proceeding or hearing.

6. FORMAL ENFORCEMENT PROCEEDINGS

If informal efforts at persuasion have failed to correct the situation, formal means for resolving violations of Title VI regulations are available.

a. Termination of Funds

Title VI authorizes "the termination of or refusal to grant or continue assistance" under any Federal program in which there has been a violation of nondiscrimination requirements. This action may be taken only after:

(1) the recipient has been given an opportunity for a fair hearing and a finding is made that Title VI has been violated, and

(2) appropriate congressional committees have been notified 30 days before any termination of assistance.

A recipient may seek judicial review of the final order issued by the agency.

b. Other Formal Actions Authorized by Law

Rather than follow internal administrative proceedings, an agency may take other formal actions authorized by law, including:

(1) Referral to the Department of Justice for appropriate legal action.

If there is a formal contract with a nondiscrimination agreement between the Government and the recipient, the appropriate legal action may be a civil suit to enforce the agreement or to invoke any other contractual remedies.

If the recipient is a public institution, such as a public hospital or a public school,

the appropriate legal action may be a civil rights suit to secure a court order barring the unlawful practices under Title III or IV, respectively, of the 1964 Civil Rights Act.

(2) Referral to State or local authorities responsible for enforcing similar nondiscrimination standards.

When a recipient's violation of Title VI involves discriminatory employment practices, the case may be referred to a State or local Fair Employment Practices Commission or comparable body.

7. LIMITATIONS ON COMPLIANCE PROCEEDINGS

Compliance proceedings may only be directed against 'recipients' of Federal aid who are conducting a program for the benefit of others. A 'recipient' does not include the individual who ultimately receives the service, financial aid or other benefit under the program.

A farmer receiving Federal aid is not required to adopt nondiscriminatory policies in the operation of his farm.

An individual receiving unemployment insurance is likewise not a recipient. However, the State unemployment insurance office is a 'recipient' of Federal aid and must not discriminate against applicants for assistance.

In addition, any compliance activities must be limited to:

a. the particular recipient found to be in violation of Title VI; and

b. the particular program or activity in which noncompliance is found.

WHEN TITLE VI DOES NOT APPLY

The statutory language in Title VI specifically excludes programs involving "a contract of insurance or guaranty." Activities such as the FHA home mortgage insurance program are thereby excluded. However, Executive Order 11063, which prohibits discrimination in all Federal housing programs, continues in full force and effect.

CONCLUSION

The administration of Federal grant-in-aid programs over the years has been marked by a high degree of cooperation among the Federal, State and local agencies and private institutions involved.

Title VI of the Civil Rights Act of 1964 affords an additional opportunity for these agencies and institutions to improve the administration and efficiency of cooperative programs. The President expressed confidence in the future when he signed the first set of Title VI regulations on December 4, 1964:

> "The broad and encouraging compliance with the Public Accommodations Title of the Civil Rights Act has demonstrated the overwhelming desire of the people of this Nation to accept and to comply with the law of the land. I am confident that the provisions of the Civil Rights Act to be implemented by these regulations will be received in the same spirit of acceptance and cooperation."

* * * * *

U.S. COMMISSION ON CIVIL RIGHTS

John A. Hannah, Chairman
Eugene Patterson, Vice Chairman
Frankie M. Freeman
Erwin N. Griswold
Theodore M. Hesburgh, C.S.C.
Robert S. Rankin

The 1964 Civil Rights Act directs the Commission on Civil Rights to serve as a national clearinghouse for civil rights information. Accordingly, Commission resources are available to assist interested persons seeking information on Federal laws and programs and applicable civil rights policies.

The Commission is collecting data on successful patterns of compliance with Title VI. It is also developing information on major Federal programs operating in particular cities and localities. Recipients of Federal aid, State and local officials, private citizens and other groups may all benefit from this information and assistance.

Interested persons may also obtain information from Federal, State and local officials and from other recipients of Federal aid responsible for the administration of particular programs.

For further information, write to:

U.S. Commission on Civil Rights
Washington, D.C. 20425

TITLE VI—NONDISCRIMINATION IN FEDERALLY ASSISTED PROGRAMS

Sec. 601. No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.

Sec. 602. Each Federal department and agency which is empowered to extend Federal financial assistance to any program or activity, by way of grant, loan, or contract other than a contract of insurance or guaranty, is authorized and directed to effectuate the provisions of section 601 with respect to such program or activity by issuing rules, regulations, or orders of general applicability which shall be consistent with achievement of the objectives of the statute authorizing the financial assistance in connection with which the action is taken. No such rule, regulation, or order shall become effective unless and until approved by the President. Compliance with any requirement adopted pursuant to this section may be effected (1) by the termination of or refusal to grant or to continue assistance under such program or activity to any recipient as to whom there has been an express finding on the record, after opportunity for hearing, of a failure to comply with such requirement, but such termination or refusal shall be limited to the particular political entity, or part thereof, or other recipient as to whom such a finding has been made and, shall be limited in its effect to the particular program, or part thereof, in which such noncompliance has been so found, or (2) by any other means authorized by law: Provided, however, That no such action shall be taken until the department or agency concerned has advised the appropriate person or persons of the failure to comply with the requirement and has determined that compliance cannot be secured by voluntary means. In the case of any action terminating, or refusing to grant or continue, assistance because of failure to comply with a requirement imposed pursuant to this section, the head of the Federal department or agency shall file with the committees of the House and Senate having legislative jurisdiction over the program or activity involved a full written report of the circumstances and the grounds for such action. No such action shall become effective until thirty days have elapsed after the filing of such report.

Sec. 603. Any department or agency action taken pursuant to section 602 shall be subject to such judicial review as may otherwise be provided by law for similar action taken by such department or agency on other grounds. In the case of action, not otherwise subject to judicial review, terminating or refusing to grant or to continue financial assistance upon a finding of failure to comply with any requirement imposed pursuant to section 602, any person aggrieved (including any State or political subdivision thereof and any agency of either) may obtain judicial review of such action in accordance with section 10 of the Administrative Procedure Act, and such action shall not be deemed committed to unreviewable agency discretion within the meaning of that section.

Sec. 604. Nothing contained in this title shall be construed to authorize action under this title by any department or agency with respect to any employment practice of any employer, employment agency, or labor organization except where a primary objective of the Federal financial assistance is to provide employment.

Sec. 605. Nothing in this title shall add to or detract from any existing authority with respect to any program or activity under which Federal financial assistance is extended by way of a contract of insurance or guaranty.

GSA DC 65-10116

☆ U. S. GOVERNMENT PRINTING OFFICE : 1965 O - 752-508(165)

U.S. COMMISSION ON CIVIL RIGHTS

WASHINGTON, D.C. 20425

OFFICIAL BUSINESS

POSTAGE AND FEES PAID BY

U.S. COMMISSION ON CIVIL RIGHTS

Housing Discrimination —
Peyton Road Case

1 MAR 63

97679

L. K. GOOGER, ET AL.,	()	NO. A-97697
PLAINTIFFS	()	FULTON SUPERIOR COURT
-VS-	()	
CITY OF ATLANTA, ET AL.,	()	
DEFENDANTS		

ORDER AND JUDGMENT ON DEMURRERS AND MOTION TO DISMISS AND GRANTING INTERLOCUTORY INJUNCTION

THE CASE

This is a suit brought by plaintiffs against defendants in the Superior Court of Fulton County, Georgia, seeking to enjoin the defendants, jointly and severally, from continuing to impede and interfere with the flow of pedestrian and vehicular traffic along Peyton and Harlan Roads in the City of Atlanta, Georgia; from continuing to prevent and deny to plaintiffs the use of said Roads as public thoroughfares; from continuing to obstruct, impede and interfere with the movements of pedestrian and vehicular traffic along said Roads; from obstructing, closing, vacating or abandoning said Roads, and for the declaration and judgment that certain portions of Ordinances of the City of Atlanta are unconstitutional and, therefore, null and void.

This order and judgment relates to the hearing on the question of the grant of an interlocutory injunction and on demurrers and a motion to dismiss filed in said case, as hereinafter set forth.

THE PLEADINGS

The pleadings in the case are as follows:

1. Original petition of L. K. Googer and others against the City of Atlanta and others, filed on December 17, 1962, with

PAGE (s) MISSING

(a) Paragraph 1 of demurrers of defendants [illegible] 21, 1962, as renewed, is sustained as to the individual defendants and each of them, in their individual capacities, and plaintiffs' petition as rewritten and as amended is hereby dismissed as to said individuals and each of them, in their individual capacities.

(b) Paragraph 1 of said demurrers of defendants filed December 21, 1962 as renewed is overruled as to the individual defendants and each of them, in their official capacities as members of the Board of Aldermen of the City of Atlanta.

(c) All of the remaining demurrers of the defendants, consisting of defendants' renewed and additional demurrers filed February 4, 1963 and all renewed demurrers other than paragraph 1 of the demurrers of the defendants filed December 21, 1962 as renewed (which paragraph 1 is passed on by paragraphs numbered (a) and (b) immediately preceding this paragraph (c)), are each and all hereby overruled.

RULING ON MOTION TO DISMISS

On January 16, 1963 all of the individuals, and each of them , except defendant Cecil Turner, filed in this case their motion to dismiss the above captioned action on the following grounds and the following reasons:

"1. These defendants, and each of them, move the Court to dismiss plaintiffs' petition as to them on the grounds that said petition shows on its face that all acts of these defendants, which are complained of and set out in plaintiffs' petition, were acts performed in their official capacity as Mayor and Members of the Board of Aldermen of the City of Atlanta and that plaintiffs' petition shows on its face that plaintiffs are not entitled to proceed against these defendants in their individual capacities."

According to the Court's construction of the plaintiffs' rewritten petition Ivan Allen, Jr. was named as a defendant only in his official capacity as Mayor of the City of Atlanta. The

BOOK 377 PAGE 177

remaining individuals, including Cecil Turner, were named as defendants individually and in their official capacities as members of the Board of Aldermen of the City of Atlanta.

Upon consideration of said motion to dismiss, the same is hereby sustained and said action is hereby dismissed as to each and all of the individual defendants therein named, in their individual capacities.

PLEADINGS, ADMISSIONS AND STIPULATIONS

The pleadings as they presently exist and in respect of which hearing was had and this order and judgment are entered, are plaintiffs' rewritten petition filed January 14, 1963. The written petition consists of paragraphs numbered 1 through 12, both inclusive, together with paragraphs numbered 12(a), 13, 14, 14(a) and 15. By the answer of all defendants except defendant Cecil Turner, filed January 16, 1963, paragraphs 1 and 2 of the petition are admitted; defendants say paragraph 3 requires no answer and they deny paragraph 4 and paragraphs 6 through 14, both inclusive. As to paragraph 5 of the petition, the defendants in paragraph 4 of their answer allege: "Answering paragraph 5 of plaintiffs' petition, defendants admit that the ordinances referred to therein as Exhibits A and B were duly enacted by the Board of Aldermen of the City of Atlanta and signed by the Mayor, all of which was done in compliance with and in the manner prescribed by the Charter of the City of Atlanta. For further answer, defendants show that said ordinances speak for themselves as to their content." Thus defendants virtually admit all of paragraph 5.

In their answer defendants make no answer as to paragraphs 12(a), 14(a) and 15, although in their renewed and additional demurrers filed on January 16, 1963, the same date on which their answer was filed, they demurred specially, in paragraphs 2 and 3 thereof, to paragraph 14(a) of the plaintiffs' rewritten petition;

PAGE PARTIALLY ILLEGIBLE

and also demurred therein to paragraph 15 of plaintiffs' original petition, thus being mindful of the fact that paragraph 14(a) was and is in plaintiffs' petition; and by defendants' renewed demurrer filed February 4, 1963, which was filed after plaintiffs' amendment of January 21, 1963, adding paragraph 16 to their petition, the defendants, by paragraph 1 of said demurrer of February 4, 1963, renewed "each and every one of their demurrers as originally filed and renewed herein." Paragraph 16 added to plaintiffs petition by said amendment of January 21, 1963 met paragraphs 2 and 3 of defendants' renewed demurrers filed January 16, 1963.

By paragraph 14(a) of plaintiffs' rewritten petition it is alleged: "Plaintiffs show that Section 1 of the respective ordinances and the implementing action on the part of the defendants in erecting the respective barriers referred to above, is further in derogation of the respective constitutional provisions set out above for the reason that said sections of the respective ordinances and the said implementing action was for the purpose of establishing a 'racial buffer' to control the place of residence of the negro plaintiffs herein, and others similarly situated." By the failure of defendants to answer said paragraph 14(a), the defendants admit said paragraph and certainly that portion thereof which alleges factually that Sections 1 of the respective ordinances and the implementing action on the part of defendants in erecting the respective barriers referred to "was for the purpose of establishing a 'racial buffer' to control the place of residence of the negro plaintiffs herein, and others similarly situated."

A similar observation in respect of the failure of defendants to answer paragraph 12(a) of plaintiffs' petition is not made in respect of that portion of sub-paragraph (d) of said paragraph 12(a) relating to the abandonment of the respective portions of the two roads "for the benefit of private persons," for the reason it cannot be said that the respective paragraphs of the

BOOK 377 PAGE 179

ordinances show upon their face that the closings were "for the benefit of private persons."

Section 1 of each of these ordinances shows that the portions of the roads are "abandoned for street purposes as no longer needed as such." The words "as such" are to be construed as meaning "for street purposes." It is significant, however, that the particular purpose or purposes for which the portions of the roads were abandoned are not indicated on the face of the ordinances, the ordinances being entirely silent in that respect. It is also significant that Section 2 of the ordinances reserves to the City of Atlanta "a general easement for all utilities, both public and private, now located in said street."

In respect of the effect of the failure of defendants to answer paragraphs 12(a) and particularly paragraph 14(a) of the plaintiffs' rewritten petition as dispensing with proof thereof, and that the allegations of such paragraphs not answered are to be taken as true, see Nations v. Lassiter, 94 Ga. App. 504, CITING Moss v. Youngblood, 187 Ga. 188 (2), and Evans v. Bredow, 95 Ga. App. 488, 489, 490. See also Georgia Code, Annotated, Section 81-103, Section 81-305, Section 81-306 and Section 81-308.

On the hearing there was offered by counsel for plaintiffs and admitted in evidence on behalf of plaintiffs, and identified as "P-3", affidavit of Mrs. Ruby L. Camp and others, to which there was attached as a part thereof marked Exhibit "A" a so-called photograph showing a barricade or barrier, and also a sketch or map showing location of barriers thereon identified by "X" marks. It was stipulated on the hearing by counsel for the parties that the barricades thus shown on the sketch on Peyton Road and Harlan Road, respectively, are of wooden structure supported by steel beams dug into the ground, which barricades run across the street from curb to curb, if there was in fact a curb, and that such barriers prevent vehicular travel at such points, and also pedestrian travel unless the pedestrian went over or around the same; and it was also stipulated by counsel for the parties on the hearing that said barriers were put up a short time after the

BOOK 377 PAGE 160

signing of the ordinances in question, and are substantial in nature.

EVIDENCE FOR PLAINTIFFS AND RULINGS ON OBJECTIONS THERETO.

The evidence offered on behalf of the plaintiffs consists of the following:

Plaintiffs' Exhibit No. 1, certified copy of ordinance in relation to abandonment of Peyton Road, S.W. (The certificate thereto attached relates to abandonment of a portion of Harlan Road, S.W., but this is regarded as immaterial);

Plaintiffs' Exhibit No. 2, certified copy of ordinance relating to abandonment of a portion of Harlan Road, S.W.;

Plaintiffs' Exhibit No. 3, affidavit of Mrs. Ruby L. Camp and others with Exhibit "A" attached;

Plaintiffs' Exhibit No. 4, affidavit of Ruby L. Camp and others;

Plaintiffs' Exhibit No. 5, affidavit of Mrs. Harold Johnson and others;

Plaintiffs' Exhibit No. 6, affidavit of D. L. Hollowell, with Exhibits "A", "B" and "C" attached;

Plaintiffs' Exhibit No. 7, certified copy of Map showing Peyton Road;

Plaintiffs' Exhibit No. 8, certified copy of Map showing Harlan Road, and a portion of Peyton Road;

Plaintiffs' Exhibit No. 10, affidavit of Joseph T. Bickers;

Plaintiffs' Exhibit No. 11, certified copies of six deeds.

Plaintiffs' Exhibits 1, 2 and 3 above set forth were offered and admitted in evidence without objection.

Paragraphs 4 of plaintiffs' Exhibits 4 and 5 were objected to on the ground that same constituted a mere conclusion, "there being no facts on which they previously testified to to substantiate it." Said objection is overruled. See Burton vs. O'Neill Mfg. Co., 126 Ga. 805.

Plaintiffs' Exhibit No. 6 Affidavit of D. L. Hollowell.

Objections of Defendants

Paragraph 1 of affidavit of D. L. Hollowell of date January 17, 1963 contains, among other things, the following:

"That on September 6, 1962, there appeared in The Atlanta Journal an article which reflected that the Mayor indicated that the road patterns in the Harlan and Peyton Roads area would be changed so as to effect a 'racial buffer.' A copy of said article is attached hereto, marked Exhibit A, and incorporated herein by reference." Attached to said affidavit is Exhibit "A."

Counsel for defendants objected to that portion of paragraph 1 of said affidavit above set forth and to the Exhibit thereto attached, on the grounds:

1. (a) That it is of hearsay, an article that is written by a newspaper reporter, and this one, incidentally, carries the by-line of Raleigh Bryans. It is obviously the words of that newspaper reporter and it is of hearsay; (b) that it is an opinion.

2. Counsel for defendants objected to the entire newspaper article, and to the affidavit of D. L. Hollowell "on the ground that the words used by the affiant, 'racial buffer,' are his own words, apparently."

3. Counsel for defendants objected to the portion of said affidavit "wherein the affiant describes the contents of the newspaper article on the ground that his description of it is his own personal opinion, which has no probative value. He can't testify as to his opinion from this newspaper article."

4. Counsel for defendants also objected to the article in its entirety on the ground that it is of hearsay.

5. Counsel for defendants further objected to that portion of the paragraph in the newspaper article which is attached as Exhibit A "on the ground that it is obviously an opinion of the writer of this newspaper article; that if it were otherwise admissible, which we

BOOK 377

dony, it would still be objectionable on the ground that it is mere opinion of this newspaper writer, since, except for the quoted portions of it, it simply gives his resume of what he thinks happened at that time, and what conclusions he draws from it; and for that reason, we say it is inadmissible."

Paragraph 2 of affidavit of D. L. Hollowell, of date January 17, 1963, contains, among other things, the following:

"Affiant shows further that it is common knowledge that the abandonment of the portions of Harlan and Peyton Roads as reflected in the ordinances which are attached to the original petition in the instant case, marked Exhibits A and B, was for the purpose of establishing a 'racial buffer' zone between white and negro citizens of the City of Atlanta."

Counsel for the defendants objected to the portion of said paragraph 2 above set forth "on the ground that that is merely an opinion of the affiant; his opinion, of course, being it's common knowledge is not a statement of fact, but is merely a statement of opinion, and unless the Court undertakes the view that the Court can take judicial notice of this so-called common knowledge, then it is merely his opinion. There are no facts on which to substantiate it. * * * I think that the Court could not take judicial notice of anything that can be disproved. The only common knowledge that is before the Court at this time is what the newspaper says, and that doesn't make it common knowledge that your Honor can take judicial notice of. That makes it the knowledge of the newspaper."

Paragraph 2 of affidavit of D. L. Hollowell, of date January 17, 1963, contains, among other things, the following:

"That direct and indirect indications of this purpose have been reflected repeatedly in the metropolitan press as shown by Exhibits A and B and C, to this affidavit, all of which are incorporated herein by reference."

BOOK 377 PAGE 183

Counsel for defendants objected to the statement of the affiant "that the direct and indirect indications of this purpose have been reflected repeatedly in the metropolitan papers (press), for the reason that that is the opinion of the affiant. It recites no facts upon which to base the opinion and is purely a conclusion and opinion of his, and for that reason is not admissible."

Counsel for defendants also objected to the sentence in said portion of said paragraph 2 "wherein Exhibits A and B, and Exhibit C is some sort of a bulletin that was put out by some organization called the Southwest Citizens Association, on the ground that anything contained in Exhibits A, B and C would be * * * hearsay. It doesn't purport to be anything other than the statement of some third party, either a newspaper report or some other individual, and it would have no probative value in this Court; secondly, it would be clearly hearsay."

Paragraph 3 of affidavit of D. L. Hollowell, of date January 17, 1963, contains, among other things, the following:

"Affiant further shows that in at least two meetings since January 1, 1963, which meetings were attended by the affiant, the said Mayor has reiterated the fact that the roads were closed for the purpose of 'effecting stability in the Harlan-Peyton Road Area.'"

Counsel for defendants objected to said paragraph upon the following grounds: (1) "It is hearsay to say what the Mayor said; and (2) that even if the Mayor said it, it would not be heard in this Court to go behind the ordinance and tell us or the Court what his motives were in passing that ordinance, and, therefore, it is not admissible under either theory."

Paragraph 4 of affidavit of D. L. Hollowell, of date January 17, 1963, contains, among other things, the following:

"That the applicants for the abandoning of the said portions of Harland and Peyton Roads have publicly stated that their

BOOK 377 PAGE 184

reason for same was to 'stabilize' the area generally known as Cascade Heights, Utoy Creek and Peyton Forest."

Counsel for defendants objected to said portion of said paragraph on the ground "that this affiant cannot state what some other persons have stated simply because it is hearsay; that is particularly true since these applicants for the ordinance are not adverse parties; their statements would not bind anybody; it wouldn't be statements against their interest; it would simply be rank hearsay."

Paragraph 4 of affidavit of D. L. Hollowell, of date January 17, 1963, contains, among other things, the following:

"That by stabilizing is meant the maintenance of the present racial character of the general area, namely, Caucasian."

Counsel for defendants objected to that portion of said paragraph 4 on the ground "that it is a conclusion of the affiant. It has no probative value. For him to say what is meant by someone else's stating the word 'stabilizing' is a conclusion. He first says what the people said it was for, to stabilize the neighborhood. Then he states it in other words, by stabilizing is meant the maintenance of the present racial character of the general area, namely, Caucasian. In other words, he is telling you what stabilizing means and we say he is not competent to do that. It is his own conclusion. Certainly, as a lay witness, he can't testify to it."

Each and all of the objections to the affidavit of D. L. Hollowell and the Exhibits thereto, and to portions of said affidavit, are hereby overruled. In this connection see the portions of this Order and Judgment, supra, at Pages 6 and 7 thereof in relation to failure of the defendants to answer paragraph 14(a) of plaintiffs' original petition. The Exhibits to said affidavit are matters of common knowledge of which judicial notice may be taken.

In respect of paragraph 3 of affidavit of D. L. Hollowell and defendants' objection thereto, as hereinabove set forth, and also in respect of the enactment of the city ordinances relating to the abandonment of portions of Peyton Road and Harlan Road, and their approval by the Mayor of the City of Atlanta, reference is had to the Charter and Related Laws and Code of General Ordinances of Atlanta, 1953, as set forth in Sections 13.1, 13.10 and 13.11 thereof, and to Georgia Laws 1939, pages 833 and 835, and to Georgia Laws 1874, pages 117 and 118. The Mayor of the City of Atlanta was evidently acting in his official capacity as such in the meetings referred to in paragraph 3 of the affidavit of D. L. Hollowell.

As to judicial notice, reference is made to that portion of this Order and Judgment, infra, dealing with that matter.

In respect of alleged hearsay evidence, see Moore vs. Atlanta Transit System, Inc., 105 Ga. 70, and particularly the history and background of the Hearsay Rule and its exceptions as set forth at length by Eberhardt, Judge, in his Opinion beginning at page 73. Reference is also had to the case of Dallas County vs. Commercial Union Assurance Company (United States Court of Appeals, Fifth Circuit), cited in the Moore case, wherein the views of Wigmore and other law writers on the Hearsay Rule are set forth in the Opinion and the footnotes thereto. In view of the fact that neither the Mayor nor any of the members of the Board of Aldermen of the City of Atlanta were used by the defendants as witnesses in the case at bar, either by way of affidavits or depositions, to testify as to the purpose or purposes or object or objects of the enactment of the ordinances under attack in this case, and in view of the further fact that the only defenses offered were of the invocation of the rule that their motive or motives in the enactment of the ordinances, and the approval thereof by the Mayor insofar as his approval was concerned, could not be inquired into, and the purported defense predicated upon affidavits as to the character of the use of Peyton Road and Harlan

exact (and the latter defense relating, if at all, to purpose or object) the Court does not regard the Hearsay Rule as inhibiting proof of the newspaper article and other publicity as history and background of the enactment of the ordinances and the purpose thereof. This is particularly the case in view of the admission by the defendants of the allegations of paragraph 14(a) of the plaintiffs' rewritten petition by their failure to answer said paragraph. The inference may be drawn that the defendants were content to abide the legal effect of their failure to answer that paragraph, wherein it was alleged that the ordinances and implementing action in erecting the barricades or barriers was for the purpose of establishing a "racial buffer." The Dallas case referred to in the Moore case, supra, is reported in 286 Fed. 2d. 388, and see particularly Divisions of Opinion 1-14 and 15 at Pages 396, 397, 398. See also that portion of this Order and Judgment, infra, dealing with the matter of judicial notice.

Plaintiffs' Exhibits 7 and 8, being certified copies of maps, were offered in evidence. Counsel for defendants objected thereto on the ground that said maps were immaterial, irrelevant and prejudicial "on the ground that they relate only to tax matters, and they are not admissible to show exact boundaries; they are not the highest and best evidence of boundaries; the deeds being the highest and best evidence of the boundaries." Said objection is hereby overruled.

On the hearing counsel for defendants proposed to read into the record in this case as evidence "certain portions of the testimony of witnesses in a prior case," bearing the certificate of the reporter who took that record (being transcript of a case that was tried in the Municipal Court of the City of Atlanta.) Counsel for defendants objected thereto on the ground "that the mere reduction of these witnesses' testimony and their statements in writing and having the court reporter put a certificate on it (said transcript) does not prevent it from being hearsay." Whereupon, the following took place:

"THE COURT: I don't think it would be admissible in any event because it is only admissible by way of impeachment. It is not admissible as independent proof because it is not the same case. This is in a different court.

"MR. HOLLOWELL: We submit that this evidence can constitute an affidavit relating to such matters.

"THE COURT: It's not an affidavit. It is merely a certificate of the Reporter that a certain person at a certain time and place testified as follows under oath.

"You can't use a transcript of one court in a different trial, and particularly, in a different court. Furthermore, it is not between the same parties. I can't conceive of it being admissible at all in that form.

"That record can't be used at all except for one purpose, I believe, and that is if the witness by affidavit or otherwise had testified to the contrary of what is reflected in this record, upon proper verification by way of impeachment. It is obviously not being offered for impeachment.

"MR. HOLLOWELL: I believe those are all of the affidavits that we have at this time. I would like, of course, to make an offer of proof as to what we would have put in.

"THE COURT: I don't think it is proper to do that. I would not consider as evidence any statement as to what you propose later to offer as evidence in the case.

"MR. HOLLOWELL: Very well, sir. Then that leaves us with the affidavits which we have already put in subject to the particular objections."

Paragraph 1 of affidavit of Joseph T. Bickers of date January 21, 1963 is as follows:

"That in the mid-fall of 1962, he, as President of the Empire Real Estate Board of this City, was invited, along with a delegation of four other members, to come to the office of Mayor Ivan Allen, Jr., for a conference with the said Mayor and a delegation from the Southwest Civic Association. That at said meeting, the said Mayor presented to the affiant and five of his members a plan for closing Peyton Road and Harlan Road and forming a cul de sac the base of which would be generally Tee Road and the legs of which

BOOK 377 PAGE 188

would be Harlan and Peyton Roads, respectively; that a similar cul de sac was proposed with a base being approximately 150 feet to the south of Tee Road and the leg of which would be generally Peyton Road and Harlan Road as they respectively extend to the south of said point; that a 100 foot 'no man's land' was proposed between the bases of the two said street layout. That the reason given for said proposal was to 'stabalize the Utoy Forrest-Peyton Forrest Areas which are located generally and more or less immediately to the south of the presently located barricades on Harlan and Peyton Roads."

Counsel for defendants objected to said paragraph 1 of said affidavit "on the ground that it is hearsay; and second, on the ground that it is irrelevant, immaterial and highly prejudicial in that it illustrates no issue in this case and has no probative value in this case." Said objections are each and all hereby overruled. In this connection see reference to the charter powers of the Mayor of the City of Atlanta referred to at the top of page 13 of this Order and Judgment and what has been said above in respect of Hearsay Evidence Rule.

Paragraph 2 of affidavit of Joseph T. Bickers of date January 21, 1963 is as follows:

"That later in the Fall, the said Mayor requested the affiant to appoint two people to meet with two persons to be appointed by one Mr. Dupree Jordan, a newspaper man in the southwest area of Atlanta, to further discuss the matter. That on or about November 27, 1962, the affiant, along with two persons appointed by him, met the said Mr. Jordan, a Mr. Virgil Copeland, President of the Southwest Civic Association, and a Mr. Bullard of Bullard-Mitchell Realty Company, for further discussion. That at said discussion meeting, the said Mr. Jordan and associates made known to the affiant and his associates the fact that the former were desirous of having the latter to sell the Negro community on the idea of closing Harlan and Peyton Roads in the matter referred to above so as to prevent them from opposing the petition which had been filed with the City of Atlanta by the said Mr. Copeland and others for the purpose of

BOOK 377 PAGE 189

closing the above-mentioned streets. Further, the reasons given to the affiant and his associates were that the petition to close the roads was to prevent Negroes from buying and moving into the said Peyton Forrest-Utoy Forrest Area. It was reasoned by the delegation which was meeting with the affiant and his associates that if Negroes moved into the area, the white people presently living there would, among other things, 'panic' and sell their property at a loss. However, the affiant and his associates informed the other delegation that experience had proven the contrary to be true; that is, that with the advent of Negroes moving into a decent area, the sellers of the properties had normally been able to sell at a higher than normal market value rather than lower than normal market value. That upon the affiant and his associates having indicated their unwillingness to comply with the request of the other conferees, they, the other conferees, indicated that they would proceed on with their application to have the roads closed so as to prevent Negroes from buying land in the above-mentioned area."

Counsel for defendants objected to that portion of paragraph 2 beginning with the words "That at said discussion meeting," etc. and ending with the words "property at a loss." Counsel for defendants objected to said portion of said paragraph 2 of affidavit of Joseph T. Bickers "on the ground that it is hearsay. And Your Honor will note that the affiant is not telling us what he did and what he saw. He is telling us what someone else said to him; a third party, not a party to this litigation. * * * * And, Your Honor, I assume he is going to take it one step further, and further, therefore, the Mayor would have authority to bind these defendants by setting up such a conference. That is the only theory on which it could be admissible, Your Honor, as an admission against interest." . The Court thereupon stated: "Incidentally, collaterally, maybe there is a reference there to a petition which has been filed, or would be filed by a Mr. Copeland. Is there any such record as that?" To this query counsel for defendants stated: "We would expect that we would probably introduce later on in the trial the petition filed by certain citizens of the city which was

BOOK 377 PAGE 130

acted on by the Mayor and Board of Aldermen. * * * It is a public record."

The first two sentences of said paragraph 2 of the affidavit of Joseph T. Bickers were not objected to. In the portion of said paragraph 2 beginning with the words "That at said discussion meeting," etc., there appears the statement in respect of opposing the petition which had been filed with the City of Atlanta by the said Mr. Copeland and others for the closing of Harlan and Peyton Roads. According to the affidavit of Bickers the meeting at which Bickers was present was held on or about November 27, 1962. It appears from the copy of notice of public hearing set forth on the certified copies of the two ordinances, that the notices bear date November 23, 1962; that the ordinances were introduced at the meeting of the Mayor and Board of Aldermen on November 19, 1962 with meeting of the Public Works Committee to be held on December 14, 1962, and the ordinances appear to have been adopted and approved December 17, 1962. Affidavit of Wyont B. Bean offered and admitted in evidence on behalf of defendants, and which is hereinafter referred to, has attached thereto signed petitions petitioning the Mayor and Board of Aldermen to close and abandon Peyton Road, S.W. for a distance of two hundred (200) feet. The reference in the affidavit of Bickers to the petition filed with the City of Atlanta for the purpose of closing the streets evidently had reference to the petitions referred to in the affidavit of Wyont.

The objection of counsel for the defendants to that portion of paragraph 2 of the affidavit of Bickers beginning with the words "That at said discussion meeting," etc., is hereby overruled.

Counsel for defendants also objected to that portion of said paragraph 2 of the affidavit of Bickers beginning with the word "However," and ending with the words "normal value," etc.,"on the ground that it is irrelevant, immaterial and highly prejudicial. It has no place in this law suit and this litigation; that the only conceivable purpose of inserting it in this affidavit is to prejudice this Court and these defendants by interjecting a racial issue into

this case that has no bearing on the law suit as filed, and we object to it on that ground." Said objection is hereby overruled.

Counsel for defendants objected to that portion of paragraph 2 of the Bickers affidavit beginning with the words "the other conferees," etc. and ending with the words "above-mentioned area," on the ground that it is hearsay and a conclusion and an opinion of the affiant. Said objections are hereby overruled.

Counsel for plaintiffs offered and there was admitted in evidence without objection six warranty deeds.

MOTION OF COUNSEL FOR DEFENDANTS FOR DENIAL OF INTERLOCUTORY INJUNCTION.

At the conclusion of the plaintiffs' evidence and before defendants offered any evidence, and upon announcement by counsel for plaintiffs that they rested, counsel for defendants made an oral motion that the Court deny an interlocutory injunction on behalf of the plaintiffs. The Court regarded such motion as in the nature of a nonsuit and denied said motion at such stage of the hearing. In this connection see Kight vs. Gilliard, 214 Ga. 445 (2).

EVIDENCE FOR DEFENDANTS AND RULINGS ON OBJECTIONS THERETO.

Defendants offered in evidence six affidavits of individuals relating to the nature and character of Peyton Road and traffic thereon, some of said affidavits referring to the use of Peyton Road and others to the use of both Peyton Road and Harlan Road; reference being made to the use of said Roads as a "drag strip" and "speedway" and "racing areas by teenagers." Only one affiant, James L. Buffington, appears to reside on Peyton Road, his residence being 590 Peyton Road, S.W. None of the other affiants appears to reside either on Peyton Road or Harlan Road.

The remaining affidavit is by one Wyont B. Bean, Plant Engineer for the City of Atlanta, with petition attached directed to the Mayor and Board of Aldermen of the City and petitioning for the closing and abandonment of Peyton Road, S.W. for a distance of two hundred (200) feet east of the junction of the corners of Land Lots 204, 215, 212 and 213 (evidently intended as two hundred (200) feet west. In this connection see Map, Plaintiffs' Exhibit P-7..

Affidavit of James L. Buffington, identified as D-1, was objected to as to each and every paragraph thereof on the ground of hearsay, without probative value in this case; "none of these parties are plaintiff or defendants in the case; they are not parties, and there has been no allegation to the effect that they were the reasons that the road was closed. There is no evidence." This affidavit was also objected to by counsel for the plaintiffs on the ground that it was irrelevant and immaterial, and "incompetent for any proof that would be required in the case or any negativing of proof which has been made by the plaintiffs." Counsel for plaintiffs also stated "in addition to the objections which we have made dealing with the matters of hearsay, we also would state, Your Honor, that certainly if ownership is attempted to be proved by this instrument, itself, the only statement of the affiant to the effect that he owns the said property is not the highest and best evidence. All of the objections except that in relation to ownership are sustained. The objection in relation to statement of ownership is overruled. The affidavit is not regarded as evidence.

In respect of affidavit of Carlton J. Owens, identified as D-2, counsel for plaintiffs objected to each and every paragraph thereof on the ground "that it is completely immaterial, irrelevant, incompetent and a conclusion which, or the results which the affiant seeks to draw in the last paragraph are mere conclusions and therefore are not subject to being received as being admissible in this particular case;" also on the ground that the affidavit has no probative value in the case. Said objections are hereby sustained.

In respect of affidavit of Leonard Lee, identified as D-3, counsel for plaintiffs objected to the affidavit on the same grounds urged to affidavit of James L. Buffington and Carlton J. Owens, as above set forth, and on the ground that it has no relationship to the issue before the Court and has no probative value. Said objections are hereby sustained.

In respect of affidavit of Mrs. C. A. Porter, identified as D-4, and affidavit f Mrs. Colleen Ramsey, identified as D-5, counsel for plaintiffs made the same objections thereto as to affidavit of Leonard Lee, D-3. Said objections are hereby sustained.

In respect of affidavit of Mrs. Alexander S. Kobus, identified as D-6, counsel for plaintiffs objected thereto on the same grounds that were made to affidavit of Leonard Lee, D-3, except as to portion of said affidavit of said Mrs. Alexander S. Kobus hereinafter referred to. Said objections, with said exception, are hereby sustained. Counsel for plaintiffs did not object to that portion of the affidavit of Mrs. Kobus which states: "My husband and I are retired and have lived in this neighborhood approximately three years. Up to the time that the City of Atlanta closed Peyton and Harlan Roads both of these streets were used by drivers as a cut-through to Marietta and other points in that direction."

Counsel for defendants offered and there was admitted in evidence without objection affidavit of Wyont B. Bean, with petitions for closure of portion of Peyton Road attached.

JUDICIAL NOTICE

At the conclusion of the evidence, both for plaintiffs and defendants, counsel for plaintiffs asked the Court to take judicial notice of certain matters, stating, among other things, as follows: "We have for many months been in the general southwest area with relative to the expansion of Negroes into that area.

BOOK 377 PAGE 194

has been so openly and notoriously publicized by every routine and common communicative media or communication media that it is of such notoriety that it falls within the scope of that which we mentioned in American Jurisprudence twenty forty nine (evidently referring to Volume 40 American Jurisprudence, on the subject to Evidence, page 49, dealing with "matters of common knowledge.") I think that in light of the knowledge or the facts that have come into existence there we are then in a position to take judicial knowledge of what, if anything, has been done in an effort to either restrict or to expand this attempt one side to move in, and the attempt on the other side to keep them out."

Section 38-112 of the Code of Georgia, Annotated, provides that among other matters specifically mentioned therein "all similar matters of public knowledge shall be judicially recognized without the introduction of proof."

In Southern Railway Company v. Covenia, 100 Ga. 46, the Supreme Court quoted approvingly from cases in the Supreme Court of the United States as follows: "In the case of Minnesota v. Barber, 136 U.S. 321, Mr. Justice Harlan said: 'If a fact alleged to exist, upon which the rights of parties depend, is within common experience and knowledge, it is one of which the courts will take judicial notice.' In Ah Kow v. Nunan, 5 Sawyer, 560, Mr. Justice Field said: 'We cannot shut our eyes to matters of public notoriety and general cognizance. When we take our seats on the bench we are not struck with blindness, and forbidden to know as judges what we see as men.'"

See also Wolfe v. Georgia Railway and Electric Company, 2 Ga. App. 499 (3-c), 504;

Mutual Life Insurance Company vs. Davis, 79 Ga. App. 336;

State Highway Department v. Hendrix, 215 Ga. 821, 823;

Hunt v. Arnold, 172 Fed.Supp. 847;

Ohio Bell Telephone Company v. Public Utilities Commission of Ohio, 201 U.S. 292. And see 31 C.J. Sec. (Evidence), Sections 9, 11, 12 and 13.

In the case at bar the Court takes judicial notice as a matter of common knowledge throughout the community of which the Court has territorial jurisdiction that enactment by the City of Atlanta of the two ordinances under attack in this case, and their implementation by the erection of the barricades the maintenance of which is sought to be enjoined, was for the purpose of establishing a racial buffer, barrier or zone, with the view of stabilizing or effecting stability for white race ownership and occupancy, in undefined area referred to as the Harlan-Peyton Road area or Utoy-Forrest and Peyton Forrest areas lying south of said barricades, and preventing or attempting to prevent property ownership and occupancy of said area or areas by members of the negro race.

The Court does not take judicial notice of the physical nature and character of Peyton Road and Harlan Road and of the traffic thereon and the use of same as speedways as indicated in the proffered affidavits of James L. Buffington and others, hereinabove mentioned, as matters of common knowledge. Moreover, the use of such roads, if any, in violation of traffic laws and regulations were and are matters of law enforcement and not an excuse for closing or abandoning portions of roads, and particularly portions merely of two hundred (200) feet in length.

ORDINANCES VOID FOR WANT OF SUFFICIENT DESCRIPTION

The ordinance in relation to Peyton Road, S.W. provides: "That portion of Peyton Road, S.W. beginning at the northeast corner of Land Lot 213, 14 District of Fulton County, and running west approximately 200 feet as located in Land Lots 212 and 213, 14th District of Fulton County, be and the same is hereby abandoned for street purposes as no longer needed as such."

The separate similar ordinance in relation to Harland Road, S.W. provides: "That portion of Harland Road, S.W. from Tee Road

[illegible] approximately 200 feet, as located in Land Lot 212 of the 14th District of Fulton County, be and the same is hereby abandoned for street purposes as no longer needed as such."

In the separate advertisements of Notice of Public Hearing in respect of each Road, it was stated that the ordinance was introduced providing for the closing and or abandonment of the following as a street or public thoroughfare "being no longer useful or necessary for the public use and convenience."

The authority thus sought to be exercised was evidently not under the ordinance of the City of Atlanta set forth in the Code of the City of Atlanta, Charter and Related Laws, as Section 24.9 of Code of Atlanta of 1953, but rather under the Act of the General Assembly of Georgia, approved March 3, 1962 (Georgia Laws 1962, Volume 2, Page 2743, et seq.), which expressly repealed said Section 24.9. The Act of 1962 is substantially the same as Section 24.9 so repealed. This Act, among other things, provides: "The Mayor and Board of Aldermen of the City of Atlanta are authorized and empowered by resolution or ordinance to vacate and abandon any street or portion of street which in their judgment is no longer useful or necessary for the public use and convenience." It also provides that if the Mayor and Board of Aldermen decide to vacate or abandon a street, "same shall thereafter cease to be a street for any purpose whatever." The Act also provides that "the City is authorized in such cases to accept a consideration for the vacation of a street."

It will be noted that the ordinances give the length of the portions of the Roads, respectively, as approximately 200 feet. The exact distance is not stated, nor does the 200 feet run to a fixed point.

In Little vs. Baskin, 135 Ga. 851 (2), it was held that an application for the establishment of a new road under state law contained an insufficient description of the road proposed to be established and was, therefore, subject to be dismissed on the ground of insufficient description.

In Green v. Road Board of Bibb County, 126 Ga. 693, it was held that an order establishing the road involved in that case was void for uncertainty of description of initial and terminal points.

Particular attention is called to the case of Smith vs. Georgia Industrial Realty Company, 215 Ga. 431, involving a suit for specific performance of an alleged contract for the sale of certain real property, wherein it was held that in metes and bounds description, call of a certain number of feet, more or less, to a point, without a specific description of the point, rendered the description so indefinite and uncertain as to render the contract void and incapable of specific performance. In the case at bar the length of the proposed closed portions of Peyton Road and Harlan Road is stated "approximately."

THE ORDINANCES ARE UNREASONABLE, ARBITRARY AND CAPRICIOUS

Aside from the racial issue hereinafter discussed, the ordinances under attack are regarded by the Court as unreasonable, arbitrary and capricious, and are, therefore, illegal and void. Assuming the descriptions of the closures are legally sufficient, their length is only approximately two hundred (200) feet. The distance of Peyton Road from the barrier on that Road south to its junction with Harlan Road is approximately twelve hundred sixty (1260) feet. The distance from the junction south to Sewell Road shown on the sketch attached to affidavit of Ruby L.Camp and others, P-3, does not show any east and west cross-over streets, and there is no evidence that such cross-over streets exist. That affidavit shows inconvenience of use in the particulars therein set forth and the impeding of normal traffic as the result of the barricades. The reservation in the ordinances of general easements for all utilities, both public and private, lends support to the view that the ordinances are arbitrary and capricious. The charter provision (see page 24 of this Order and Judgment) provides that upon vacation or abandonment of a street, "same shall thereafter cease to be a street for any purpose whatever." In this connection, see also Gable vs. City of Cedar Rapids (Supreme Court of Iowa), 129 Northwestern, 737 (8), 739.

BOOK 377 PAGE 198

RE: RACIAL BUFFER OR BARRIER

By the amendment of plaintiffs filed January 21, 1963 it appears that the following plaintiffs are negroes: L. K. Googer, Mrs. Marion Googer, Mrs.Carrie Andrews, Harold Johnson, Mrs. Ernestine Johnson and Theodore Wyatt, and that the other plaintiffs are white persons. The intervenors Mrs.Sara C. Hall and Carl Thomas Kidd do not raise any racial issue in their intervention and are assumed to be white persons. None of the negroes reside on Peyton Road.

It does not appear that any of the negroes who are parties plaintiff own or occupy or contemplate becoming owners or occupants of any real property lying south of the barricades erected in Peyton Road or in Harlan Road, or in the area designated as the Utoy-Forrest or the Peyton Forrest areas. It appears that the negroes reside at the following locations or house numbers on Harlan Road: L. K. Googer and Mrs. Marion Googer, 40 Harlan Road; Harold Johnson and Mrs. Ernestine Johnson, 70 Harlan Road; Theodore Wyatt, 80 Harlan Road, and Mrs, Carrie Andrews, 140 Harlan Road. All of these persons reside north of the barrier which has been erected in Harlan Road. The plaintiffs who are white persons all reside on Peyton Road except Carl Thomas Kidd, one of the intervenors,who resides at 241 Harlan Road, which appears to be approximately four hundred (400) feet south of the barrier on Harlan Road. There is, therefore, no issue in the case at bar in respect of present ownership or use of property south of the respective barriers or in respect of such ownership or use of property in the Utoy-Forrest or Peyton Forrest areas. The question insofar as any racial issue is concerned is in respect of the legality and constitutionality of the ordinances and the implementation thereof by the erection of the barriers for the purpose of establishing a racial buffer, barrier or zone with the view of stabilizing or effecting stability for white race ownership and occupancy in an undefined area referred to as the Harlan Peyton Road area or Utoy-Forrest and Peyton Road areas lying south of said barriers and preventing or attempting to prevent property ownership and occupancy

BOOK 377 PAGE 199

of said area or areas by members of the negro race, as hereinabove stated, and thereby preventing the use of Peyton Road and Harlan Road as public streets by the plaintiffs and intervenors as complained of in this case. That purpose of the ordinances and their implementation by the erection of the barriers is in the view of the Court supported both by the exercise of judicial notice and by the evidence in the case.

As early as forty-eight years ago the Supreme Court of Georgia, in Carey v. City of Atlanta, 143 Ga. 192, held that an ordinance of the City of Atlanta prohibiting white persons and colored persons from residing in the same block denied the inherent right of a person to acquire, enjoy and dispose of property, and for that reason were violative of the due process clause of the Federal and State Constitutions. This ordinance expressly recited that it was enacted "for preserving peace, conflict and ill feeling between the white and colored race, and promoting the general welfare of the City." This case was decided February 12, 1915.

In 1918 in the case of Glover vs. City of Atlanta, 148 Ga. 285, an ordinance of the City of Atlanta which prohibited colored persons from occupying as a residence any house upon any block upon which a greater number of houses were occupied as residences by white people, and vice versa, was held to be unconstitutional. The Glover case followed the case of Buchanan vs. Warley, 245 U.S. 60, involving the validity of a similar ordinance of the City of Louisville, Kentucky, and expressly overruled the case of Harden v. City of Atlanta, 147 Ga. 248.

See also Bowen vs. City of Atlanta, 159 Ga. 145, decided in 1924, in which a zoning ordinance of the City of Atlanta undertaking to zone certain residential districts as white districts and certain residential districts as colored districts was involved, and in which the Supreme Court held that the decision in Glover v. City of Atlanta, 148 Ga. 285, was controlling.

It being unlawful and unconstitutional to legislate in respect

BOOK 377 PAGE 20

of ownership or occupancy of real property on the basis of race or color, the legal conclusion is inescapable and incontrovertible, and the Court so holds, that it is illegal and unconstitutional to legislate in respect of use of public streets or portions thereof for the purpose of effecting on the basis of race or color the ownership and occupancy of real property and the acquisition or disposition or the market value thereof.

Ever since the State Constitution of 1868, and carried forward in the State Constitutions of 1877 and 1945, it has been the fundamental law of this state that: "The social status of the citizens shall never be the subject of legislation."

In the case of Scott vs. The State, 39 Ga. 321, decided at the December Term, 1869 of the Supreme Court of Georgia, in Opinion by Joseph E. Brown, Chief Justice, it was said: "That Section of the Constitution forever prohibits legislation of any character regulating or interferring with the social status. It leaves social rights and status where it finds them."

In Wolfe vs. Georgia Railway & Electric Company, 2 Ga. App. 499, the Court, speaking through Richard Brevard Russell, Judge, said: "To recognize inequality as to the civil or political rights belonging to any citizen or class of citizens, or to attempt to fix the social status of any citizen either by legislation or by judicial decision is repugnant to every principle underlying our form of government."

The voluntary principle still remains with the individual in respect of all such matters.

"Neither the Fifth nor Fourteenth Amendment positively commands integration of the races but only negatively forbids governmentally enforced segregation.

Cohen vs. Public Housing Administration (U.S. Court of Appeals, Fifth Circuit), 257 Fed. 2d. 73.

"Unauthorized deprivation of constitutional rights cannot be justified as being the exercise of police power of a state."

Anderson v. Courson (U.S. District Court, Middle District of Georgia), 203 Fed. Suppl. 806, citing Carey v. City of Atlanta, 143 Ga. 192, 201.

BOOK 377 PAGE 201

Desirable as it is to promote the public peace by preventing race conflicts, and important as is the preservation of the public peace, this aim cannot be accomplished by laws or ordinances which deny rights created or protected by the Federal Constitution.

Anderson v. Courson, supra.

"The vindication of rights guaranteed by the Constitution can not be conditioned upon the absence of practical difficulties."

Aaron v. Cooper (U.S. Court of Appeals, Eighth Circuit), 257 Fed. 2d. 33, and cases cited;

Wittkamper vs. Harvey (U.S. District Court, Middle District of Georgia), 1844 Fed. Supp. 715;

Anderson v. Courson, supra.

GRANT OF INTERLOCUTORY INJUNCTION

Under the facts and circumstances of this case as disclosed by the evidence and also by taking judicial notice of matters of common knowledge as have been above set forth, it is the view and opinion of the Court that an interlocutory injunction should be granted in favor of the plaintiffs and against the defendant City of Atlanta and against the individual defendants in their official capacity only as Mayor and Members of the Board of Aldermen, as hereinafter set forth. The Court regards the following cases as controlling in the matter of such injunctive relief.

Dunlap v. Tift, 209 Ga. 201, 208, 209, and cases cited;

Coker v. Atlanta, Etc. Railway Co., 123 Ga. 483;

Rider v. Porter, 147 Ga. 760 (2);

Town of Rentz v. Roach, 154 Ga. 491 (5);

City of Blue Ridge v. Kiker, 189 Ga. 717;

City of Blue Ridge v. Kiker, 190 Ga. 206;

Maddox v. Willis, 205 Ga. 596, 597 (6).

See also Barham v. Grant, 185 Ga. 601, 605.

While the Googer case, supra, related to vacation of street for private purposes, and while the rewritten petition in the case at bar, among other things, referred in paragraph 12(a) to the closure of the respective portions of Peyton Road and Harlan Road "for the benefit of

BOOK 377 PAGE 202

private persons," there is in the Court's opinion no distinction between the closing of a street or portion of a street illegally or in violation of constitutional rights, from that of such closure for the benefit of private individual or individuals.

In respect of the question of inquiring into the motives of the members of a governing body, see Minnesota v. Barber, 136 U.S. 313, and cases cited, and particularly the case of Mugler v. Kansas, 123 U.S. 663, 661.

IT IS, THEREFORE, CONSIDERED, ORDERED AND ADJUDGED that an interlocutory injunction be and the same is hereby granted restraining and enjoining the defendant City of Atlanta and the individual defendants, in their official capacity only as Mayor and Members of the Board of Aldermen of the City of Atlanta, respectively, from continuing to maintain the barricades which have been erected in Peyton Road, S.W. and Harlan Road, S.W. pursuant to the ordinances of the City of Atlanta adopted and approved December 17, 1962, and also from continuing by said barricades or by other means to impede or interfere with the usual flow of pedestrian and vehicular traffic along said Peyton and Harlan Roads, and from continuing to prevent plaintiffs from the use of said Roads as public thoroughfares by said barricades, or otherwise.

IT IS FURTHER ORDERED AND ADJUDGED that said defendants remove or cause to be removed said barricades and each of them on or before five o'clock P.M. on Monday, March 4, 1963.

This March 1, 1963.

Geo. P. Whitman, Sr.
JUDGE, SUPERIOR COURT, ATLANTA
JUDICIAL CIRCUIT.

L. K. GOOGER, ET AL.,	()	NO. A-97679
PLAINTIFFS	()	
-VS-	()	
CITY OF ATLANTA, ET AL.,	()	FULTON SUPERIOR COURT
DEFENDANTS	()	

ORDER AMENDING ORDER AND JUDGMENT OF MARCH 1, 1963.

On page 29 of Order and Judgment on demurrers and motion to dismiss and granting interlocutory injunction, entered March 1, 1963 in the above stated case, the citation of the case of Wittkamper vs. Harvey was inadvertently set forth as 1844 Fed. Supp. 715, whereas the citation should have been 188 Fed.Supp. 715.

Also on page 29 of said Order and Judgment in the fourth line from the bottom of said page, there appears by inadvertence the word "Googer," whereas the word should have been "Dunlap," referring to the case of Dunlap vs. Tift, 209 Ga. 201, 208, 209, cited on said page.

Also by inadvertence the number of the case in the title thereof on the first page of said Order and Judgment, as originally drafted, was set forth as No. A-97697, whereas the number should have been set forth as A-97679. This number, A-97697, however, was corrected on the original Order and Judgment in said case at the time of the filing of same in the Clerk's Office.

This order is hereby entered nunc pro tunc as of March 1, 1963 to amend said Order and Judgment of March 1, 1963 in the particulars and as hereinabove mentioned.

This March 13, 1963.

/ Guy Rich

JUDGE, SUPERIOR COURT,
ATLANTA JUDICIAL CIRCUIT.

BOOK 377 PAGE 458

L. K. GOOGER, ET AL	:	NO. A - 9 7 6 7 9
vs	:	
CITY OF ATLANTA, ET AL	:	FULTON SUPERIOR COURT

ORDER

The barricades complained of in the plaintiffs' petition having been removed in accordance with the Court's order, the said road having been in continuous use for the past four years, and upon agreement of counsel that the matter is now moot,

IT IS, THEREFORE, ORDERED AND ADJUDGED that said case be dismissed without prejudice to the plaintiffs and with costs upon the defendants.

This 7th day of June, 1967.

Geo P Whitman Sr
JUDGE, S. C. A. C.

The foregoing order is consented to:

Attorneys for Plaintiffs

Henry L. Beaty
Kevin P. Drattin
Attorneys for Defendants

MINUTES 570 PAGE 231

PUBLIC HOUSING ADMINISTRATION
HOUSING AND HOME FINANCE AGENCY WASHINGTON 25, D.C. 20413

CIRCULAR
12-30-64

TO: Central Office Division and Branch Heads
Regional Directors
Local Authorities
Managers, Directly Operated Projects

SUBJECT: Civil Rights Act of 1964, Public Law 88-352, July 2, 1964, 78 Stat. 241

Section 601 (in title VI) of the Civil Rights Act of 1964 provides:

> "No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance."

Section 602 authorizes and directs the Federal departments and agencies involved to effectuate the provisions of section 601 by issuing rules, regulations, or orders of general applicability, to become effective upon approval by the President.

Enclosed is a copy of the regulations of the Housing and Home Finance Agency issued under section 602 and approved by the President (24 CFR, Subtitle A, Part 1, sections 1.1 et seq.), effective January 3, 1965. Section 601 of the Civil Rights Act and these regulations apply to the low-rent housing program under the United States Housing Act of 1937. They prohibit discrimination in that program on the ground of race, color or national origin. In addition, discrimination in the low-rent program on the basis of creed is prohibited pursuant to Executive Order 11063 and the regulations thereunder.

Every project under the United States Housing Act of 1937 is subject to these prohibitions, regardless of the date when it was initially covered by a financial assistance contract, but the contract remedies in case of noncompliance may differ depending on the date when the project was initially covered by such a contract.

The following PHA requirements shall apply in the low-rent housing program under the United States Housing Act of 1937:

(Cont'd)

1. The Public Housing Commissioner is the "responsible Agency official" as defined in section 1.2(c) of the HHFA regulations.

2. A Local Authority having a project covered by a contract with the PHA for loans, annual contributions, or administration, regardless of the date when such contract was entered into, is a "recipient" as defined in section 1.2(f) of the HHFA regulations.

3. A Local Authority submitting an application for financial assistance in respect to a project is an "applicant" as defined in section 1.2(g) of the HHFA regulations, and any such application is an "application" as defined in section 1.2(g) and within the meaning of section 1.5(a) of the HHFA regulations, unless the project was covered prior to January 3, 1965, by a contract for financial assistance (other than preliminary loan). An application, voucher, or other request for funds in respect to a project which was so covered prior to January 3, 1965, shall not be deemed to be an "application" as defined in section 1.2(g) and within the meaning of section 1.5(a) of the HHFA regulations.

4. The discrimination prohibited in the low-rent housing program is any action of the kind set forth in section 1.4(a) and (b) of the HHFA regulations on the ground of race, color or national origin, and any action of the same kind on the ground of creed.

5. The low-rent housing program under the United States Housing Act of 1937 shall not be deemed to be a program or activity in which "a primary objective of the Federal financial assistance is to provide employment," within the meaning of section 604 of the Civil Rights Act and section 1.4(c) of the HHFA regulations. However, the employment practices of a Local Authority will be subject to such contract provision or provisions for nondiscrimination in employment or equal employment opportunity as have been or may be included in the contract or contracts between the Local Authority and the PHA, including any provision requiring the Local Authority to incorporate or cause to be incorporated a similar provision in contracts and subcontracts.

6. Pursuant to section 1.5(a) of the HHFA regulations, all contracts for annual contributions which initially cover a project or projects on or after January 3, 1965, shall contain the following provision applicable to such project or projects:

> "In connection with the development and operation of each Project No(s). _____, and for as long as each Project or any portion thereof is used for or in connection with low-rent housing for families of low income, the Local Authority will comply with all requirements imposed by title VI of the Civil Rights Act of 1964, Public Law 88-352, 78 Stat. 241; the regulations of the

(Cont'd)

Housing and Home Finance Agency issued thereunder, 24 CFR, Subtitle A, Part 1, section 1.1 et seq.; and the PHA requirements pursuant to said regulations. The Local Authority will, by contractual requirement, covenant, or other binding commitment, assure the same compliance on the part of any subgrantee, contractor, subcontractor, transferee, successor in interest, or other participant in the program or activity, such commitment to include the following clause:

> 'This provision is included pursuant to requirements of the Public Housing Administration and the regulations of the Housing and Home Finance Agency under title VI of the Civil Rights Act of 1964, 24 CFR, Subtitle A, Part 1, section 1.1 et seq., and the obligation of the [contractor or other] to comply therewith inures to the benefit of the United States, the Public Housing Administration, and the Local Authority, any of which shall be entitled to invoke any remedies available by law to redress any breach thereof or to compel compliance therewith by the [contractor or other].'"

Such contracts will also provide that the Local Authority's failure to comply with the foregoing provision will constitute a substantial default under the contract by reason of which the Local Authority, at the option of the PHA, shall convey title to, or deliver possession of, the project or projects to the PHA.

7. All contracts for preliminary loans entered into on or after January 3, 1965, shall provide that upon approval by the PHA of a development program prepared pursuant to such contract, the Local Authority will execute an annual contributions contract or amend an outstanding annual contributions contract between the Local Authority and the PHA which will contain, applicable to the project or projects described in the development program, the provisions set forth and described in paragraph "6" above.

8. Contracts for preliminary loans entered into prior to January 3, 1965, shall be amended to include the provisions described in paragraph "7" above, before additional advances will be made thereunder; except that in case of a refusal or failure by a Local Authority to execute such an amendment, the PHA will nevertheless make advances necessary, in addition to any other funds of the Local Authority available for the purpose, to pay the principal and interest on outstanding Temporary Notes of the Local Authority and to liquidate its other valid outstanding obligations, if any, incurred in connection with the project or projects involved.

(Cont'd)

9. Pursuant to section 1.5 of the HHFA regulations, each Local Authority shall, in connection with its next request for funds with respect to any project initially covered by a contract for financial assistance (other than preliminary loan) prior to January 3, 1965, or prior to the execution of any further contract for financial assistance on or after January 3, 1965, whichever occurs first, submit to the appropriate PHA Regional Director a statement on Form PHA-3037, "Statement of Local Authority as to Compliance under Title VI of the Civil Rights Act of 1964," a copy of which is enclosed. The statement shall be accompanied by a certified copy of a resolution of the Board of Commissioners of the Local Authority adopting the statement and authorizing its execution and delivery to the PHA. The statement shall cover all projects in the Local Authority's federally assisted low-rent housing program with respect to which the Local Authority is a recipient (see paragraph "2" above). In case of failure or refusal of a Local Authority to submit such statement as prescribed, or in case the statement indicates any non-compliance and the Local Authority fails to provide such methods of administration as are found by the Public Housing Commissioner to give reasonable assurance that the Local Authority will comply with all requirements described in the statement, or reasonable assurance that the noncompliance indicated in the statement will be corrected, the provisions of paragraph "11" below will be applicable.

10. Local Authority records with respect to applications for admission to any low-rent housing assisted under the United States Housing Act of 1937 shall indicate as to each application the date of receipt; the determination of the Local Authority as to eligibility or noneligibility of the applicant; where eligible, the unit size for which eligible; the preference rating, if any; the applicant's expression of choice of project or location, if any; the date of assignment to a dwelling unit and identification of unit to which assigned; and, where applicable, the date of the Local Authority's offer and date of the applicant's rejection of a dwelling unit and identification of the unit offered. Local Authority records with respect to inquiries from families prior to commencement of formal application-taking or during a period of temporary suspension of formal application-taking shall indicate, as to each family, the date of inquiry, the name and address, and whatever further information is obtained, determination made, or action taken by the Local Authority with respect to such family. Local Authorities shall keep such other and further records as the PHA may from time to time require either by general requirement applicable to all Local Authorities or by specific requirement directed to a particular Local Authority. The retention periods for the foregoing records and for records related to the computation of income, reexamination of income, fixing of rent, and for tenant leases shall be the recommended periods stated in Part II, Section 8, Exhibit 1, of the Local Housing Authority Management Handbook.

(Cont'd)

11. (a) A final decision containing a finding of noncompliance by a Local Authority, including any failure or refusal by a Local Authority to comply with any requirement of paragraph "9" above, may result in one or more of the following actions by the PHA:

(1) Refusal to enter into further contracts for financial assistance with the Local Authority.

(2) Refusal to approve or to make further advances of funds on account of a loan to the Local Authority, except to the extent that such advances are pledged to payment of outstanding Temporary Notes or are necessary for payment of other outstanding valid obligations of the Local Authority.

(3) Refusal to pay the Local Authority, with respect to the project or projects involved, any otherwise payable additional subsidy for elderly families or any otherwise payable additional subsidy for displaced families authorized in section 10(a) of the United States Housing Act of 1937, as amended.

(4) Declaration of a breach or default on the part of the Local Authority in accordance with the terms of its contract with the PHA covering the project or projects involved, and action to invoke such remedy or remedies as may be available to the PHA for breach or default under such contract including recovery of title or possession of the project or projects.

(5) Such other action as may be authorized by law.

(b) Notwithstanding any noncompliance on the part of a Local Authority, including any refusal or failure of a Local Authority to amend a preliminary loan contract as required in paragraph "8" above, or to submit a statement on Form PHA-3037, the PHA will not refuse to pay any funds due under any contract with the Local Authority to the extent that the funds payable have been pledged to payment of principal and interest on outstanding Temporary Notes or Bonds of the Local Authority, or to the extent that the funds payable are necessary, in addition to other funds of the Local Authority available for the purpose, to liquidate its other valid outstanding obligations, if any, incurred in connection with the project or projects involved; and PHA disbursing officers shall disburse such pledged or necessary funds when due in accordance with such contract.

12. PHA regulations issued pursuant to Executive Order 11063, Equal Opportunity in Housing, to the extent they are designed to prohibit discrimination against persons on the grounds of race, color, or

(Cont'd)

national origin, are superseded by the HHFA regulations under title VI of the Civil Rights Act of 1964, but nothing in the HHFA regulations or PHA requirements thereunder shall be deemed to relieve a Local Authority of any obligation assumed or imposed under such superseded PHA regulations prior to January 3, 1965. PHA regulations issued pursuant to Executive Order 11063, insofar as related to discrimination on the ground of creed, remain in full force and effect.

13. All federally owned or operated projects shall be operated in conformance with the nondiscrimination provisions in Sec. 1.4(a) and (b) of the HHFA regulations and applicable PHA requirements herein; and in conformance with Executive Order 11063, Equal Opportunity in Housing, and PHA regulations thereunder.

Marie C. McGuire
Commissioner

Enclosures

HOUSING AND HOME FINANCE AGENCY
Reprinted from Federal Register - 29 F.R. p 16280-84
December 4, 1964

Title 24—HOUSING AND HOUSING CREDIT

Subtitle A—Office of the Administrator, Housing and Home Finance Agency

PART 1—NONDISCRIMINATION IN FEDERALLY-ASSISTED PROGRAMS OF THE HOUSING AND HOME FINANCE AGENCY—EFFECTUATION OF TITLE VI OF THE CIVIL RIGHTS ACT OF 1964

Subtitle A of Title 24 CFR is hereby amended by adding the following new Part 1:

Sec.
1.1 Purpose.
1.2 Definitions.
1.3 Application of Part 1.
1.4 Discrimination prohibited.
1.5 Assurances required.
1.6 Compliance information.
1.7 Conduct of investigations.
1.8 Procedure for effecting compliance.
1.9 Hearings.
1.10 Decisions and notices.
1.11 Judicial review.
1.12 Effect on other regulations; forms and instructions.

AUTHORITY: The provisions of this Part 1 are issued under sec. 602 of the Civil Rights Act of 1964, P.L. 88-352, 78 Stat. 252, 42 U.S.C. 2000d-1; sec. 502(a) of the Housing Act of 1948, 12 U.S.C. 1701c; and the laws listed in Appendix A to this Part 1.

§ 1.1 Purpose.

The purpose of this Part 1 is to effectuate the provisions of title VI of the Civil Rights Act of 1964 (hereafter referred to as the "Act") to the end that no person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under any program or activity receiving Federal financial assistance from the Housing and Home Finance Agency.

§ 1.2 Definitions.

As used in this Part 1—

(a) The term "Agency" means the Housing and Home Finance Agency.

(b) The term "Administrator" means the Housing and Home Finance Administrator.

(c) The term "responsible Agency official" with respect to any program or activity receiving Federal financial assistance means the Administrator or other official of the Agency who by law or by delegation has the principal responsibility within the Agency for the administration of the law extending such assistance.

(d) The term "United States" means the States of the United States, the District of Columbia, Puerto Rico, the Virgin Islands, American Samoa, Guam, Wake Island, the Canal Zone, and the territories and possessions of the United States, and the term "State" means any one of the foregoing.

(e) The term "Federal financial assistance" includes (1) grants, loans, and advances of Federal funds, (2) the grant or donation of Federal property and interests in property, (3) the detail of Federal personnel, (4) the sale and lease of, and the permission to use (on other than a casual or transient basis), Federal property or any interest in such property without consideration or at a nominal consideration, or at a consideration which is reduced for the purpose of assisting the recipient, or in recognition of the public interest to be served by such sale or lease to the recipient, and (5) any Federal agreement, arrangement, or other contract which has as one of its purposes the provision of assistance. The term "Federal financial assistance" does not include a contract of insurance or guaranty.

(f) The term "recipient" means any State, political subdivision of any State, or instrumentality of any State or political subdivision, any public or private agency, institution, organization, or other entity, or any individual, in any State, to whom Federal financial assistance is extended, directly or through another recipient, for any program or activity, or who otherwise participates in carrying out such program or activity (such as a redeveloper in the Urban Renewal Program), including any successor, assign, or transferee thereof, but such term does not include any ultimate beneficiary under any such program or activity.

(g) The term "applicant" means one who submits an application, contract, request, or plan requiring Agency approval as a condition to eligibility for Federal financial assistance, and the term "application" means such an application, contract, request, or plan.

§ 1.3 Application of Part 1.

This Part 1 applies to any program or activity for which Federal financial assistance is authorized under a law administered by the Agency, including any program or activity assisted under the Agency programs listed in Appendix A of this Part 1. It applies to money paid, property transferred, or other Federal financial assistance extended under any such program or activity after the effective date of this Part 1 pursuant to an application approved prior to such effective date. This Part 1 does not apply to (1) any Federal financial assistance by way of insurance or guaranty contracts, (2) money paid, property transferred, or other assistance extended under any such program or activity before the effective date of this Part 1, (3) any assistance to any person who is the ultimate beneficiary under any such program or activity, or (4) any employment practice, under any such program or activity, of any employer, employment agency, or labor organization, except to the extent described in § 1.4(c). The fact that a program or activity is not listed in Appendix A shall not mean, if Title VI of the Act is otherwise applicable, that such program or activity is not covered. Other programs or activities under statutes now in force or hereinafter enacted may be added to this list by notice published in the FEDERAL REGISTER.

§ 1.4 Discrimination prohibited.

(a) *General.* No person in the United States, shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under any program or activity to which this Part 1 applies.

(b) *Specific discriminatory actions prohibited.* (1) A recipient under any program or activity to which this Part 1 applies, may not, directly or through contractual or other arrangements, on the ground of race, color, or national origin:

(i) Deny a person any housing, accommodations, facilities, services, financial aid, or other benefits provided under the program or activity;

(ii) Provide any housing, accommodations, facilities, services, financial aid, or other benefits to a person which are different, or are provided in a different manner, from those provided to others under the program or activity;

(iii) Subject a person to segregation or separate treatment in any matter related to his receipt of housing, accommodations, facilities, services, financial aid, or other benefits under the program or activity;

(iv) Restrict a person in any way in access to such housing, accommodations, facilities, services, financial aid, or other benefits, or in the enjoyment of any advantage or privilege enjoyed by others in connection with such housing, accommodations, facilities, services, financial aid, or other benefits under the program or activity;

(v) Treat a person differently from others in determining whether he satisfies any occupancy, admission, enrollment, eligibility, membership, or other requirement or condition which persons must meet in order to be provided any housing, accommodations, facilities, services, financial aid, or other benefits provided under the program or activity;

(vi) Deny a person opportunity to participate in the program or activity through the provision of services or otherwise, or afford him an opportunity to do so which is different from that afforded others under the program or activity (including the opportunity to participate in the program or activity as an employee but only to the extent set forth in paragraph (c) of this section).

(2) A recipient, in determining the location or types of housing, accommodations, facilities, services, financial aid, or other benefits which will be provided under any such program or activity, or the class of persons to whom, or the situations in which, such housing, ac-

commodations, facilities, services, financial aid, or other benefits will be provided under any such program or activity, or the class of persons to be afforded an opportunity to participate in any such program or activity, may not, directly or through contractual or other arrangements, utilize criteria or methods of administration which have the effect of subjecting persons to discrimination because of their race, color, or national origin, or have the effect of defeating or substantially impairing accomplishment of the objectives of the program or activity as respect persons of a particular race, color, or national origin.

(3) As used in this Part 1 the housing, accommodations, facilities, services, financial aid, or other benefits provided under a program or activity receiving Federal financial assistance shall be deemed to include any housing, accommodations, facilities, services, financial aid, or other benefits provided in or through a facility provided with the aid of Federal financial assistance.

(4) The enumeration of specific forms of prohibited discrimination in paragraphs (b) and (c) of this section does not limit the generality of the prohibition in paragraph (a) of this section.

(c) *Employment practices.* Where a primary objective of the Federal financial assistance to a program or activity to which this Part 1 applies is to provide employment, a recipient may not, directly or through contractual or other arrangements, subject a person to discrimination on the ground of race, color, or national origin in its employment practices under such program or activity (including recruitment or recruitment advertising, employment, lay-off, or termination, up-grading, demotion, or transfer, rates of pay or other forms of compensation and use of facilities). The requirements applicable to construction employment under such program or activity shall be those specified in or pursuant to Executive Order 11114 (28 F.R. 6485).

(d) *Exception.* A person shall not be deemed subjected to discrimination by reason of his exclusion from the benefits of a program or activity limited by Federal law to individuals of a particular race, color, or national origin different from his.

§ 1.5 Assurances required.

(a) *General.* Every contract for Federal financial assistance to carry out a program or activity to which this Part 1 applies, executed on or after the effective date of this Part 1, and every application for such Federal financial assistance submitted on or after such effective date, shall, as a condition to its approval and the extension of any Federal financial assistance pursuant to such contract or application, contain or be accompanied by an assurance that the program or activity will be conducted and the housing, accommodations, facilities, services, financial aid, or other benefits to be provided will be operated and administered in compliance with all requirements imposed by or pursuant to this Part 1. In the case of a contract or application for Federal financial assistance to provide real property or structures thereon, the assurance shall obligate the recipient, or, in the case of a subsequent transfer, the transferee, for the period during which the real property or structures are used for a purpose for which the Federal financial assistance is extended or for another purpose involving the provision of similar benefits. In the case of personal property the assurance shall obligate the recipient for the period during which he retains ownership or possession of the property. In all other cases the assurance shall obligate the recipient for the period during which Federal financial assistance is extended pursuant to the contract or application. The responsible Agency official shall specify the form of the foregoing assurance for such program or activity, and the extent to which like assurances will be required of subgrantees, contractors and subcontractors, transferees, successors in interest, and other participants in the program or activity. Any such assurance shall include provisions which give the United States a right to seek its judicial enforcement.

(b) *Pre-existing contracts—funds not disbursed.* In any case where a contract for Federal financial assistance, to carry out a program or activity to which this Part 1 applies, has been executed prior to the effective date of this Part 1, and the funds have not been fully disbursed by the Agency, the responsible Agency official shall, where necessary to effectuate the purposes of this Part 1, require an assurance similar to that provided in paragraph (a) of this section as a condition to the disbursement of further funds.

(c) *Pre-existing contracts—periodic payments.* In any case where a contract for Federal financial assistance, to carry out a program or activity to which this Part 1 applies, has been executed prior to the effective date of this Part 1, and provides for periodic payments for the continuation of the program or activity, the recipient shall, in connection with the first application for such periodic payments on or after the effective date of this Part 1, (1) submit a statement that the program or activity is being conducted in compliance with all requirements imposed by or pursuant to this Part 1, or a statement of the extent to which it is not, at the time the statement is made, so conducted, and (2) provide such methods of administration for the program or activity as are found by the responsible Agency official to give reasonable assurance that the recipient will comply with all requirements imposed by or pursuant to this Part 1, or reasonable assurance that any noncompliance indicated in the statement under clause (1) will be corrected.

(d) *Assurances from institutions.* (1) In the case of any application for Federal financial assistance to an institution of higher education, the assurance required by this section shall extend to admission practices and to all other practices relating to the treatment of students.

(2) The assurance required with respect to an institution of higher education, hospital, or any other institution, insofar as the assurance relates to the institution's practices with respect to admission or other treatment of persons as students, patients, or clients of the institution or to the opportunity to participate in the provision of services or other benefits to such persons, shall be applicable to the entire institution unless the applicant establishes, to the satisfaction of the responsible Agency official, that the institution's practices in designated parts or programs of the institution will in no way affect its practices in the program of the institution for which Federal financial assistance is sought, or the beneficiaries of or participants in such program. If in any such case the assistance sought is for the construction of a facility or part of a facility, the assurance shall in any event extend to the entire facility and to facilities operated in connection therewith.

§ 1.6 Compliance information.

(a) *Cooperation and assistance.* Each responsible Agency official shall to the fullest extent practicable seek the cooperation of recipients in obtaining compliance with this Part 1 and shall provide assistance and guidance to recipients to help them comply voluntarily with this Part 1.

(b) *Compliance reports.* Each recipient shall keep such records and submit to the responsible Agency official or his designee timely, complete, and accurate compliance reports at such times, and in such form and containing such information, as the responsible Agency official or his designee may determine to be necessary to enable him to ascertain whether the recipient has complied or is complying with this Part 1.

(c) *Access to sources of information.* Each recipient shall permit access by the responsible Agency official or his designee during normal business hours to such of its books, records, accounts, and other sources of information, and its facilities as may be pertinent to ascertain compliance with this Part 1. Where any information required of a recipient is in the exclusive possession of any other agency, institution, or person and this agency, institution, or person shall fail or refuse to furnish this information, the recipient shall so certify in its report and shall set forth what efforts it has made to obtain the information.

(d) *Information to beneficiaries and participants.* Each recipient shall make available to participants, beneficiaries, and other interested persons such information regarding the provisions of this Part 1 and its applicability to the program or activity under which the recipient receives Federal financial assistance, and make such information available to them in such manner, as the responsible Agency official finds necessary to apprise such persons of the protections against discrimination assured them by the Act and this Part 1.

§ 1.7 Conduct of investigations.

(a) *Periodic compliance reviews.* The responsible Agency official or his designee shall from time to time review the practices of recipients to determine whether they are complying with this Part 1.

(b) *Complaints.* Any person who believes himself or any specific class of

persons to be subjected to discrimination prohibited by this Part 1 may by himself or by a representative file with the responsible Agency official or his designee a written complaint. A complaint must be filed not later than 90 days from the date of the alleged discrimination, unless the time for filing is extended by the responsible Agency official or his designee.

(c) *Investigations.* The responsible Agency official or his designee shall make a prompt investigation whenever a compliance review, report, complaint, or any other information indicates a possible failure to comply with this Part 1. The investigation should include, where appropriate, a review of the pertinent practices and policies of the recipient, the circumstances under which the possible noncompliance with this Part 1 occurred, and other factors relevant to a determination as to whether the recipient has failed to comply with this Part 1.

(d) *Resolution of matters.* (1) If an investigation pursuant to paragraph (c) of this section indicates a failure to comply with this Part 1, the responsible Agency official or his designee will so inform the recipient and the matter will be resolved by informal means whenever possible. If it has been determined that the matter cannot be resolved by informal means, action will be taken as provided for in § 1.8.

(2) If an investigation does not warrant action pursuant to paragraph (d) (1) of this section the responsible Agency official or his designee will so inform the recipient and the complainant, if any, in writing.

(e) *Intimidatory or retaliatory acts prohibited.* No recipient or other person shall intimidate, threaten, coerce, or discriminate against any person for the purpose of interfering with any right or privilege secured by title VI of the Act of this Part 1, or because he has made a complaint, testified, assisted, or participated in any manner in an investigation, proceeding, or hearing under this Part 1. The identity of complainants shall be kept confidential except to the extent necessary to carry out the purposes of this Part 1, including the conduct of any investigation, hearing, or judicial proceeding arising thereunder.

§ 1.8 Procedure for effecting compliance.

(a) *General.* If there appears to be a failure or threatened failure to comply with this Part 1, and if the noncompliance or threatened noncompliance cannot be corrected by informal means, compliance with this Part 1 may be effected by the suspension or termination of or refusal to grant or to continue Federal financial assistance, or by any other means authorized by law. Such other means may include, but are not limited to, (1) a reference to the Department of Justice with a recommendation that appropriate proceedings be brought to enforce any rights of the United States under any law of the United States (including other titles of the Act), or any assurance or other contractual undertaking, and (2) any applicable proceeding under State or local law.

(b) *Noncompliance with § 1.5.* If an applicant fails or refuses to furnish an assurance required under § 1.5 or otherwise fails or refuses to comply with the requirement imposed by or pursuant to that section, Federal financial assistance may be refused in accordance with the procedures of paragraph (c) of this section. The Agency shall not be required to provide assistance in such a case during the pendency of the administrative proceedings under such paragraph, except that the Agency shall continue assistance during the pendency of such proceedings where such assistance is due and payable pursuant to a contract therefor approved prior to the effective date of this Part 1.

(c) *Termination of or refusal to grant or to continue Federal financial assistance.* No order suspending, terminating, or refusing to grant or continue Federal financial assistance shall become effective until (1) the responsible Agency official has advised the applicant or recipient of his failure to comply and has determined that compliance cannot be secured by voluntary means, (2) there has been an express finding on the record, after opportunity for hearing, of a failure by the applicant or recipient to comply with a requirement imposed by or pursuant to this Part 1, (3) the action has been approved by the Administrator, and (4) the expiration of 30 days after the Administrator has filed with the committees of the House and Senate having legislative jurisdiction over the program or activity involved, a full written report of the circumstances and the grounds for such action. Any action to suspend or terminate or to refuse to grant or to continue Federal financial assistance shall be limited to the particular political entity, or part thereof, or other recipient as to whom such a finding has been made and shall be limited in its effect to the particular program, or part thereof, in which such noncompliance has been so found.

(d) *Other means authorized by law.* No action to effect compliance by any other means authorized by law shall be taken until (1) the responsible Agency official has determined that compliance cannot be secured by voluntary means, (2) the action has been approved by the Administrator, (3) the applicant or recipient has been notified of its failure to comply and of the action to be taken to effect compliance, and (4) the expiration of at least ten days from the mailing of such notice to the applicant or recipient. During this period of at least ten days additional efforts shall be made to persuade the applicant or recipient to comply with this Part 1 and to take such corrective action as may be appropriate.

§ 1.9 Hearings.

(a) *Opportunity for hearing.* Whenever an opportunity for a hearing is required by § 1.8(c), reasonable notice shall be given by registered or certified mail, return receipt requested, to the affected applicant or recipient. This notice shall advise the applicant or recipient of the action proposed to be taken, the specific provision under which the proposed action against it is to be taken, and the matters of fact or law asserted as the basis for this action, and either (1) fix a date not less than 20 days after the date of such notice within which the applicant or recipient may request of the responsible Agency official that the matter be scheduled for hearing or (2) advise the applicant or recipient that the matter in question has been set down for hearing at a stated time and place. The time and place so fixed shall be reasonable and shall be subject to change for cause. The complainant, if any, shall be advised of the time and place of the hearing. An applicant or recipient may waive a hearing and submit written information and argument for the record. The failure of an applicant or recipient to request a hearing under this paragraph (a) or to appear at a hearing for which a date has been set shall be deemed to be a waiver of the right to a hearing under section 602 of the Act and § 1.8(c) of this Part 1 and consent to the making of a decision on the basis of such information as is available.

(b) *Time and place of hearing.* Hearings shall be held at the offices of the Agency in Washington, D.C., at a time fixed by the responsible Agency official unless he determines that the convenience of the applicant or recipient or of the Agency requires that another place be selected. Hearings shall be held before the responsible Agency official or, at his discretion, before a hearing examiner designated in accordance with section 11 of the Administrative Procedure Act.

(c) *Right to counsel.* In all proceedings under this section, the applicant or recipient and the Agency shall have the right to be represented by counsel.

(d) *Procedures, evidence, and record.* (1) The hearing, decision, and any administrative review thereof shall be conducted in conformity with sections 5–8 of the Administrative Procedure Act, and in accordance with such rules of procedure issued by the Agency as are proper (and not inconsistent with this section) relating to the conduct of the hearing, giving of notices subsequent to those provided for in paragraph (a) of this section, taking of testimony, exhibits, arguments and briefs, requests for findings, and other related matters. Both the Agency and the applicant or recipient shall be entitled to introduce all relevant evidence on the issues as stated in the notice for hearing or as determined by the officer conducting the hearing at the outset of or during the hearing.

(2) Technical rules of evidence shall not apply to hearings conducted pursuant to this Part 1, but rules or principles designed to assure production of the most credible evidence available and to subject testimony to test by cross-examination shall be applied where reasonably necessary by the officer conducting the hearing. The hearing officer may exclude irrelevant, immaterial, or unduly repetitious evidence. All documents and other evidence offered or taken for the record shall be open to examination by the Agency and the applicant or recipient, and opportunity shall be given to refute facts and argu-

ments advanced on either side of the issues. A transcript shall be made of the oral evidence except to the extent the substance thereof is stipulated for the record. All decisions shall be based upon the hearing record and written findings shall be made.

(e) *Consolidated or joint hearings.* In cases in which the same or related facts with respect to two or more programs or activities to which this Part 1 applies are asserted to constitute noncompliance with this Part 1 or noncompliance with this Part 1 and the regulations of one or more other Federal departments or agencies issued under title VI of the Act, the Administrator may, by agreement with such other departments or agencies, where applicable, provide for the conduct of consolidated or joint hearings, and for the application to such hearings of rules of procedure not inconsistent with this Part 1. Final decisions in such cases, insofar as this Part 1 is concerned, shall be made in accordance with § 1.10.

§ 1.10 Decisions and notices.

(a) *Decision by person other than the responsible Agency official.* If the hearing is held by a hearing examiner such hearing examiner shall either make an initial decision, if so authorized, or certify the entire record including his recommended findings and proposed decision to the responsible Agency official for a final decision, and a copy of such initial decision or certification shall be mailed to the applicant or recipient by certified or registered mail, return receipt requested. Where the initial decision is made by the hearing examiner the applicant or recipient may within 30 days of the mailing of such notice of initial decision file with the responsible Agency official his exceptions to the initial decision, with his reasons therefor. In the absence of exceptions, the responsible Agency official may on his own motion within 45 days after the initial decision serve on the applicant or recipient a notice that he will review the decision. Upon the filing of such exceptions or of such notice of review the responsible Agency official shall review the initial decision and issue his own decision thereon including the reasons therefor. In the absence of either exceptions or a notice of review the initial decision shall constitute the final decision of the responsible Agency official.

(b) *Decisions on record or review by the responsible Agency official.* Whenever a record is certified to the responsible Agency official for decision or he reviews the decision of a hearing examiner pursuant to paragraph (a) of this section, or whenever the responsible Agency official conducts the hearing, the applicant or recipient shall be given reasonable opportunity to file with him briefs or other written statements of its contentions, and a copy of the final decision of the responsible Agency official shall be given in writing to the applicant or recipient, and to the complainant, if any, by certified or registered mail, return receipt requested.

(c) *Decisions on record where a hearing is waived.* Whenever a hearing is waived pursuant to § 1.9(a) a decision shall be made by the responsible Agency official on the record and a copy of such decision shall be given in writing to the applicant or recipient, and to the complainant, if any, by certified or registered mail, return receipt requested.

(d) *Rulings required.* Each decision of a hearing examiner or responsible Agency official shall set forth his ruling on each finding, conclusion, or exception presented, and shall identify the requirement or requirements imposed by or pursuant to this Part 1 with which it is found that the applicant or recipient has failed to comply.

(e) *Content of orders.* The final decision may provide for suspension or termination of, or refusal to grant or continue Federal financial assistance, in whole or in part, under the program or activity involved, and may contain such terms, conditions, and other provisions as are consistent with and will effectuate the purposes of the Act and this Part 1, including provisions designed to assure that no Federal financial assistance will thereafter be extended under such program or activity to the applicant or recipient determined by such decision to be in default in its performance of an assurance given by it pursuant to this Part 1, or to have otherwise failed to comply with this Part 1, unless and until it corrects its noncompliance and satisfies the responsible Agency official that it will fully comply with this Part 1.

§ 1.11 Judicial review.

Action taken pursuant to section 602 of the Act is subject to judicial review as provided in section 603 of the Act.

§ 1.12 Effect on other regulations; forms and instructions.

(a) *Effect on other regulations.* All regulations, orders, or like directions heretofore issued by any officer of the Agency which impose requirements designed to prohibit any discrimination against persons on the ground of race, color, or national origin under any program or activity to which this Part 1 applies, and which authorize the suspension or termination of or refusal to grant or to continue Federal financial assistance to any applicant or recipient of such assistance under such program or activity for failure to comply with such requirements, are hereby superseded to the extent that such discrimination is prohibited by this Part 1, except that nothing in this Part 1 shall be deemed to relieve any person of any obligation assumed or imposed under any such superseded regulation, order, instruction, or like direction prior to the effective date of this Part 1. Nothing in this Part 1, however, shall be deemed to supersede any of the following (including future amendments thereof): (1) Executive Orders 10925 and 11114 and regulations issued thereunder, or (2) Executive Order 11063 and regulations issued thereunder, or any other regulations or instructions, insofar as such Order, regulations, or instructions prohibit discrimination on the ground of race, color, or national origin in any program or activity or situation to which this Part 1 is inapplicable, or prohibit discrimination on any other ground.

(b) *Forms and instructions.* Each responsible Agency official shall issue and promptly make available to interested persons forms and detailed instructions and procedures for effectuating this Part 1 as applied to programs and activities to which this Part 1 applies and for which he is responsible.

(c) *Supervision and coordination.* The Administrator may from time to time assign to officials of the Agency, or to officials of other departments or agencies of the Government with the consent of such department or agency, responsibilities in connection with the effectuation of the purposes of title VI of the Act and this Part 1 (other than responsibility for final decision as provided in § 1.10), including the achievement of effective coordination and maximum uniformity within the Agency and within the Executive Branch of the Government in the application of title VI and this Part 1 to similar programs or activities and in similar situations.

This Part 1 shall become effective on the 30th day following the date of its publication in the FEDERAL REGISTER.

Dated: November 30, 1964.

ROBERT C. WEAVER,
Housing and Home Finance Administrator.

Approved: December 3, 1964.

LYNDON B. JOHNSON.

APPENDIX A

PROGRAMS OF THE HOUSING AND HOME FINANCE AGENCY TO WHICH THIS PART 1 APPLIES

1. Community Disposition Program—Atomic Energy Community Act of 1955, §§ 11–13, 21, 31–33, 41–43, 51–57, 61–66, 101–103, 111–119, 69 Stat. 471 (1955), 42 U.S.C. 2301; E.O. 11105, 28 F.R. 3909.

2. Low-Income Housing Demonstration Grant Program—§ 207, Housing Act of 1961, 75 Stat. 165 (1961), 42 U.S.C. 1436.

3. Mass Transportation Demonstration Grant Program—§ 303, Housing Act of 1961, 75 Stat. 166 (1961), 42 U.S.C. 1453(b).

4. Rehabilitation Direct Loan Program—§ 312, Housing Act of 1964, 78 Stat. 790 (1964), P.L. 88–560.

5. Training and Fellowship Programs—Title VIII, Housing Act of 1964, 78 Stat. 769 (1964), P.L. 88–560.

6. Urban Mass Transportation Programs—Urban Mass Transportation Act of 1964, 78 Stat. 302 (1964), P.L. 88–365.

7. Low-Rent Public Housing Program—United States Housing Act of 1937, 50 Stat. 888 (1937), 42 U.S.C. 1401.

8. Open Space Land Program—Title VII, Housing Act of 1961, 75 Stat. 183 (1961), 42 U.S.C. 1500.

9. Urban Renewal Demonstration Grant Program—§ 314, Housing Act of 1954, 68 Stat. 629 (1954), 42 U.S.C. 1452a.

10. Urban Renewal Program (Slum Clearance and Urban Renewal)—Title I, Housing Act of 1949, 63 Stat. 414 (1949), 42 U.S.C. 1450.

11. College Housing Loan Program—Title IV, Housing Act of 1950, 64 Stat. 77 (1950), 12 U.S.C. 1749.

12. Community Facilities Administration Liquidation Programs.

13. Program of Advances for Public Works Planning—§ 702, Housing Act of 1954, 68 Stat. 641 (1954), 40 U.S.C. 462.

14. Public Facility Loans Program—Title II, Housing Amendments of 1955, 69 Stat. 642 (1955), 42 U.S.C. 1491.

15. Public Works Acceleration Act Program—Public Works Acceleration Act, 76 Stat. 541 (1962), 42 U.S.C. 2641.

16. Senior Citizens Housing Loan Program—§ 202, Housing Act of 1959, 73 Stat. 667 (1959), 12 U.S.C. 1701q.

PHA-3037
January 1965

Form Approved:
Budget Bureau No. 63-R1084

STATEMENT OF LOCAL AUTHORITY AS TO COMPLIANCE
UNDER TITLE VI OF THE CIVIL RIGHTS ACT OF 1964

(For use by Local Authorities in connection with first request for funds on or after January 3, 1965, with respect to any project initially covered prior to January 3, 1965, by a contract for financial assistance (other than preliminary loan), or in connection with a further contract for financial assistance to be executed on or after January 3, 1965)

1. This statement covers the following low-rent housing projects of the Local Authority which are subject to title VI of the Civil Rights Act of 1964, the regulations of the Housing and Home Finance Agency effectuating title VI (24 CFR, Subtitle A, Part 1), and the requirements of the Public Housing Administration pursuant thereto (list all projects (including project numbers) covered by a contract with the PHA for loans, annual contributions, or administration, regardless of the date when such contract was entered into):

2. Operation of the projects listed above (is) (is not) being conducted in compliance with all requirements imposed by the aforesaid regulations of the Housing and Home Finance Agency and by the Public Housing Administration pursuant thereto.

3. Following is a statement of the Local Authority's policies and practices in receiving applications for low-rent housing, selecting tenants, and assigning applicants to dwelling units (insofar as provisions of the Local Authority's adopted admission regulations are relied upon in this statement, a copy may be attached):

4. (To be filled in only if the statement numbered "2" above is in the negative) Following is a statement of the extent to which the Local Authority's operation of the projects listed above is not being conducted in compliance with all requirements imposed by the regulations of the Housing and Home Finance Agency effectuating title VI of the Civil Rights Act of 1964 (24 CFR, Subtitle A, Part 1) and by the Public Housing Administration pursuant thereto:

The Local Authority will, on or before _____, take the following action to correct the noncompliance stated above:

5. It is understood by the Local Authority that this statement is submitted in support of a request or requests to the Public Housing Administration for Federal funds and is made for the purpose of obtaining Federal funds.

_____
(Dated)

_____
(Name of Local Authority)

By _____

_____
(Title)

TITLE VI of the CIVIL RIGHTS ACT of 1964

. . . as applied to HHFA Programs

QUESTIONS and ANSWERS

HOUSING AND HOME FINANCE AGENCY
OFFICE OF THE ADMINISTRATOR
WASHINGTON, D.C. 20410

MAY 1965

For sale by the Superintendent of Documents, U.S. Government Printing Office
Washington, D.C., 20402 - Price 5 cents

"No person in the United States shall on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance."

—Title VI, Section 601
Civil Rights Act of 1964.

"It is simple justice that all should share in programs financed by all, and directed by the government of all the people."

—President Lyndon B. Johnson.

TITLE VI OF THE CIVIL RIGHTS ACT OF 1964

. . . as applied to HHFA Programs

General

1. Q. What is Title VI?

A. Title VI is that portion of the Civil Rights Act of 1964 that deals with nondiscrimination in federally assisted programs. It provides that no person in the United States shall be discriminated against on the ground of race, color, or national origin in any program or activity receiving Federal financial assistance.

2. Q. What HHFA programs are affected by the nondiscrimination requirements of Title VI?

A. All HHFA programs listed in the Appendix (see p. 5) are covered by Title VI.

3. Q. Are the FHA mortgage insurance programs covered by the language of the law?

A. No. Programs involving "a contract of insurance or guaranty" are specifically excluded by the language of Title VI. Activities under the FHA mortgage insurance programs are thus excluded. However, Executive Order 11063 on Equal Opportunity in Housing, which prohibits discrimination in all Federal housing programs, continues to apply to the FHA programs.

4. Q. What is the effective date of HHFA regulations under Title VI?

A. HHFA regulations were approved by the President on December 3, 1964 and published in the Federal Register on the following day. The regulations became effective January 3, 1965.

5. Q. How is "Federal financial assistance" defined under HHFA regulations?

A. "Federal financial assistance" is defined to include:

1. Grants, loans, and advances of Federal funds.
2. Donations of Federal property.
3. Detail of Federal personnel.
4. Sale, lease, and permission to use Federal property either at a nominal consideration or at a reduced consideration in order to serve the public interest.
5. Any Federal agreement which has as one of its purposes the provision of assistance.

6. Q. How is "recipient" of Federal financial assistance defined?

A. Under HHFA regulations "recipient" is defined to include any individual or entity—public or private—to whom Federal financial assistance is extended for any program or activity (such as a local housing authority in the public housing program), or who otherwise participates in carrying out such program or activity (such as a redeveloper in the urban renewal program).

7. Q. Does Title VI cover employment practices of recipients of Federal assistance?

A. No, unless a primary objective of Federal financial assistance is to provide employment, as in the case of the Accelerated Public Works Program.

8. Q. How are the regulations to be enforced?

A. Enforcement responsibility is vested in the Housing and Home Finance Agency. HHFA regulations require assurances of compliance from recipients and provide for compliance reports and reviews. In addition, the regulations provide for investigation of noncompliance.

9. Q. What assurances of compliance are required?

A. New applications and contracts for Federal financial assistance must contain or be accompanied by assurances that the program or activity will be conducted in compliance with all requirements of Title VI and the regulations. On contracts executed prior to the effective date of the regulations, but where funds have not been fully disbursed, similar assurance may be required if deemed necessary. On contracts executed prior to the effective date of the regulations, but providing for periodic payments to continue the program or activity, as in low-rent public housing, the recipient is required to submit a statement satisfying the Agency that the program or activity is being conducted in compliance with the requirements of Title VI and the regulations, or give reasonable assurance that any noncompliance indicated will be corrected.

10. Q. What happens in the case of a refusal to submit the required assurances?

A. A refusal to furnish required assurances constitutes a noncompliance with the regulations and appropriate procedures may be instituted to effect compliance.

11. Q. What actions may be taken in the case of a violation of the regulations?

A. The Agency may suspend, terminate, or refuse to grant or continue financial assistance, or take some other enforcement action such as referring the matter to the Department of Justice for appropriate proceedings.

12. Q. What are the procedures to be followed before financial assistance may be cut off?

A. Attempts will be made to secure compliance by voluntary means. If voluntary compliance cannot be secured, the recipient will be advised of his failure to comply and will be given an opportunity for a hearing. Following the hearing and an express finding on the record of a failure to comply, further compliance action must

be approved by the Administrator. No action withholding financial assistance, however, may actually be taken until 30 days after the Administrator has filed with the Committees of the House and Senate having legislative jurisdiction over the program or activity involved a full written report of the circumstances and the grounds for such action.

13. Q. Is there a right of judicial review in the case of Agency action cutting off financial assistance?

A. Yes. Section 603 of Title VI provides for judicial review in the case of a cut off of funds.

Low-Rent Public Housing

1. Q. Is all federally aided low-rent public housing covered by the regulations?

A. The regulations apply to all federally aided low-rent public housing receiving Federal financial assistance on the effective date of the regulations. This means that except for those few federally aided projects that were paid off before the effective date of the regulations, every federally aided low-rent project provided since the inception of the public housing program in 1937 is subject to the nondiscrimination requirements.

2. Q. What kind of assurances of compliance must local housing authorities give under the regulations?

A. For new projects, a local housing authority must agree in writing that it will comply with all requirements imposed by Title VI and the regulations and PHA requirements issued thereunder. For existing low-rent projects, the local housing authority must also give assurance of compliance. It must state whether or not existing projects are currently operated in compliance with those requirements, and it must submit a description of policies and practices in receiving applications, selecting tenants, and assigning applicants to dwelling units. If existing projects are not currently operated in compliance, the local housing authority must explain the extent of noncompliance and action it proposes to correct it.

3. Q. What actions may be taken in the case of a violation of Title VI or the regulations?

A. Approval of further low-rent projects may be refused or, if the annual contributions contract so provides, remedies may be invoked for breach of the contract, including recovery of title or possession by the Federal agency. In addition the matter may be referred to the Department of Justice for appropriate judicial remedies. The sanction of cutting off annual contributions will not be used in the case of public housing violations, in that the full faith and credit of the United States are pledged to their payment as security for bonds issued for financing of the project.

Urban Renewal

1. Q. To what extent are federally aided urban renewal activities covered by Title VI and the regulations?

A. Title VI and the regulations apply to all future federally aided urban renewal projects and to all such projects already under way on the effective date of the regulations to the extent that any project land remained to be disposed of by the local urban renewal agency.

2. Q. What assurance of compliance is required of the local urban renewal agency?

A. The local agency must submit assurances in the form of a resolution of its governing body that it recognizes and will comply with all regulations and requirements under Title VI.

3. Q. Are private redevelopers of urban renewal project land affected?

A. Yes. Private redevelopers are expressly included in the definition of "recipient" contained in the regulations. All land disposal agreements between the local urban renewal agency and the redeveloper must require the deed to contain a covenant against discrimination by the redeveloper. The deed must stipulate that the United States is a beneficiary of the covenant and is entitled to enforce it.

4. Q. Do the regulations cover a facility proposed as a "noncash local grant-in-aid"?

A. Yes. Under the urban renewal program, public facilities such as schools and parks, or certain expenditures by colleges and hospitals may be offered for credit as part of the locality's required contribution to the cost of the urban renewal project. These will be accepted for credit on the condition that the facility or institution is operated on a nondiscriminatory basis.

Community Facilities

1. Q. Are all Community Facilities Administration (CFA) programs covered by the nondiscrimination regulations?

A. Yes. College Housing, Senior Citizens Housing, Public Facility Loans, Advances for Public Works Planning, and Accelerated Public Works. The nondiscrimination requirements applicable to the Accelerated Public Works Program extend also to employment practices.

2. Q. What assurance of compliance is required of recipients of CFA financial assistance?

A. Assurance of compliance must be submitted, signed by an authorized official and agreeing to comply with Title VI and all requirements imposed pursuant to HHFA regulations under Title VI.

3. Q. In the case of financial assistance for a public facility, is the required assurance limited to the particular facility aided?

A. No. The assurance extends to the entire system of such facilities operated by the recipient of the aid. For example, assurances of nondiscrimination in the case of a public library provided with Federal aid extend to the recipient's entire public library system.

4. Q. What assurances of nondiscrimination are required of colleges and universities?

A. The assurances from colleges and universities extend not only to the operation of the housing or other facilities provided with Federal financial assistance, but to the institution's admission practices and all other practices relating to the treatment of students.

5. Q. In the case of a college or university which operates several campuses, does the assurance of nondiscrimination extend to the entire institution?

A. Generally, yes. More limited assurance is permitted only where the institution can demonstrate that practices in part of its operation in no way affect its practices in the part federally aided. This would be a rare case.

6. Q. What assurances of nondiscrimination are required of hospitals?

A. Nondiscrimination must extend to the admission or other treatment of patients, to the admission or other practices relating to the treatment of interns, student nurses and residents, and to the privileges of physicians, dentists, or other professionals to practice at the hospital.

Appendix

PROGRAMS OF THE HOUSING AND HOME FINANCE AGENCY COVERED BY TITLE VI OF THE CIVIL RIGHTS ACT OF 1964

1. Community Disposition Program
2. Low-Income Housing Demonstration Grant Program
3. Mass Transportation Demonstration Grant Program
4. Rehabilitation Direct Loan Program
5. Training and Fellowship Programs
6. Urban Mass Transportation Programs
7. Low-Rent Public Housing Program
8. Open Space Land Program
9. Urban Renewal Demonstration Grant Program
10. Urban Renewal Program (Slum Clearance and Urban Renewal)
11. College Housing Loan Program
12. Community Facilities Administration Liquidation Programs
13. Program of Advances for Public Works Planning
14. Public Facility Loans Program
15. Public Works Acceleration Act Program
16. Senior Citizens Housing Loan Program

Housing and Home Finance Agency
Regional Offices:

Region I: 346 Broadway, New York, N.Y., 10013 (Connecticut, Maine, Massachusetts, New Hampshire, New York, Rhode Island, Vermont).

Region II: 728 Widener Building, Chestnut and Juniper Streets, Philadelphia, Pa., 19107 (Delaware, District of Columbia, Maryland, New Jersey, Pennsylvania, Virginia, West Virginia).

Region III: 645 Peachtree, Seventh Building, Atlanta, Ga., 30323 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee).

Region IV: Room 1500, 360 North Michigan Avenue, Chicago, Ill., 60601 (Illinois, Indiana, Iowa, Michigan, Minnesota, Nebraska, North Dakota, Ohio, South Dakota, Wisconsin).

Region V: Federal Center, 300 West Vickery Boulevard, Fort Worth, Tex., 76104 (Arkansas, Colorado, Kansas, Louisiana, Missouri, New Mexico, Oklahoma, Texas).

Region VI: 450 Golden Gate Avenue, Post Office Box 36003, San Francisco, Calif., 94102 (Arizona, California, Guam, Hawaii, Nevada, Southern Idaho, Utah, Wyoming); Area Office: 909 First Avenue, Seattle, Wash., 98104 (Alaska, Montana, Northern Idaho, Oregon, Washington).

Region VII: 1608 Ponce de Leon Avenue, Post Office Box 9093, Fourth Floor, Garraton Building, Santurce, P.R., 00908 (Puerto Rico and the Virgin Islands).

U.S. GOVERNMENT PRINTING OFFICE: 1965 O—773-379

PUBLIC HOUSING ADMINISTRATION
HOUSING AND HOME FINANCE AGENCY WASHINGTON, D.C. 20413

CIRCULAR
8-27-65

TO: Central Office Division and Branch Heads
Regional Directors
Local Authorities
Managers, Directly Operated Projects

SUBJECT: Title VI of Civil Rights Act of 1964

Experience in the low-rent housing program under the HHFA regulations and PHA requirements issued pursuant to Title VI of the Civil Rights Act of 1964 indicates that clarification and greater detail are needed in respect to certain aspects of administration. The following requirements are designed to provide this clarification, in order to assist local housing authorities in meeting their obligations pursuant to the Civil Rights Act of 1964 in accordance with Government-wide policies applicable to Title VI-affected programs.

1. Methods of Administration. Methods of administration, staffing arrangements, assignment of responsibilities and procedures shall provide for the following (reports thereof, along with copies of all materials used or produced, to be furnished promptly to the PHA Regional Office):

   a. Administration of all dwelling units on a uniformly nondiscriminatory basis in respect to race, color or national origin, including nondiscrimination in maintenance, equipment, facilities, and services, and in the treatment of tenants.

   b. That the race, color or national origin of the tenants of the dwelling units or of the staff shall not be a factor in the assignment of managers and other staff responsible for the administration of the dwelling units.

   c. Such location of facilities for filing of applications for tenancy and such circumstances for acceptance of applications as will afford the applicant the greatest opportunity for the exercise of his rights under the tenant selection and assignment plan adopted by the local authority (see subparagraph d below).

   d. Establishment of a plan for selection of applicants and assignment of dwelling units to insure nondiscrimination on grounds of race,

(Cont'd)

color or national origin. Examples of different types of acceptable plans are the following:

Each applicant is assigned his appropriate place on a community-wide basis in sequence based upon date of application, suitable type or size of unit, and factors affecting preference or priority on grounds (other than race, color or national origin) established by the local authority's regulations; and any suitable vacancies arising at a given time at any project or location are offered to the eligible applicant first in sequence at such time. If such applicant refuses to accept the offered vacancies on any grounds, the plan shall provide for one of the following: (i) that he remain in first place; (ii) that he remain in first place but if he rejects suitable vacancies on a stated number of occasions (two or three, for example) he be moved to last place; or (iii) that he be moved to last place.

Each applicant is offered the opportunity to state on his application in what project or projects, or in what location or locations, he wishes to obtain housing, or to state that he will accept housing in any project or location; and assignments of dwelling units to eligible applicants are made in accordance with such stated preferences insofar as consistent with the other pertinent factors (other than race, color or national origin) established by the local authority's regulations. Each applicant will be informed that he may indicate a preference for housing without regard to the race, color or national origin of the existing occupants of any project. Whenever there are one or more vacant units in a project for which no eligible applicant has expressed a preference, the local authority shall offer such units to the eligible applicant(s) having priority, whether or not the applicant has indicated that he will accept housing in any project or location other than his stated choice.

Under any plan, the applicant shall be fully informed, at the time of application, as to which projects contain dwelling units of the size and type suitable to his needs, and the location of all such projects.

The PHA may from time to time review and determine the adequacy of any plan for selection of applicants and assignment of dwelling units to accomplish the purposes of the Civil Rights Act of 1964 and the regulations and requirements pursuant thereto.

e. Nondiscrimination in reassignments or transfers to other dwelling units.

f. Instruction of the local authority's staff concerning its obligations under Title VI of the Civil Rights Act of 1964 and the HHFA regulations and PHA requirements pursuant thereto, by suitable means such as providing them with copies of all pertinent documents, conducting training meetings, and maintaining review through regular supervisory channels.

(Cont'd)

g. Posting, in a conspicuous place in the local authority's facilities in which applications are received, of notice that the facilities and services in the authority's low-rent housing program are provided on a nondiscriminatory basis and of its plan for tenant selection and assignment of units; and inclusion of such information in material distributed to tenants and prospective applicants, to the general public, and to agencies, institutions, organizations, and political subdivisions which may refer applicants.

h. (1) Receipt and processing by the local authority of complaints from or on behalf of any person who believes himself to be subject to discrimination by the local authority or its staff; (2) keeping a record of each complaint including the date of the complaint, by whom made, investigation and hearing (if any), and evaluation; (3) a written notice to the complainant of action taken; (4) posting, in a conspicuous place in all facilities of the local authority which are open to the public, of a notice that complaints of discrimination may be filed with the local authority or the PHA Regional Office, at a designated address, including notice that the filing of a complaint with the local authority will not prevent the subsequent filing of a complaint with the PHA; and (5) posting with the above notice a copy of the PHA regulation under which complaints may be submitted to the PHA (copy enclosed--additional copies available from the PHA).

i. A prohibition against intimidatory or retaliatory action or threat thereof by the local authority or its staff against any applicant or tenant because of participation in civil rights activities or for having asserted any of his rights under the Civil Rights Act, and the regulations and requirements pursuant thereto.

j. Periodic review by the local authority of its practices to assure that they are in conformity with its obligations under the HHFA regulations and PHA requirements.

2. Reports on Complaints. Beginning with September 30, 1965, and thereafter at the end of every calendar quarter, or such less frequent intervals as the Regional Director with the approval of the Commissioner may determine to be consistent with the objectives of the provisions of the Civil Rights Act of 1964 and the regulations and requirements pursuant thereto, each local authority shall furnish the PHA Regional Office with a report showing the number of complaints (if any) filed with the local authority during the reporting period, the nature of the matters complained about, and the findings made and action taken on such complaints.

3. Selection of Sites for New Projects. The local authority shall furnish, for inclusion in the PHA Project Planner's report on Form PHA-2651, "Preliminary Site Report," such supporting data or information as may

(Cont'd)

be required to enable the PHA to include, in its tentative approval of the site selected by the local authority, a specific determination that the selection is in accordance with the policy established by the PHA under Title VI of the Civil Rights Act of 1964 (see Low-Rent Housing Manual Section 205.1).

The foregoing requirements shall be effective on September 1, 1965.

Marie C. McGuire

Commissioner

Enclosure

PHA-3042
December 1963

PUBLIC HOUSING ADMINISTRATION
Housing and Home Finance Agency

Complaint Procedures
Equal Opportunity in Housing

(As published in the Federal Register on November 27, 1963, 28 F.R. 12620-12621, 24 CFR 1500.6)

Effective November 19, 1963, Chapter III, Public Housing Administration, is amended by adding a new § 1500.6 *Complaint procedures—Equal opportunity in housing*, as follows:

§ 1500.6 Complaint procedures; equal opportunity in housing.

(a) *Introduction.* The procedures in this section are prescribed pursuant to Executive Order 11063, dated November 20, 1962, 27 F.R. 11527-30, and the statutory authority of the Public Housing Commissioner to make such rules and regulations as he may find necessary to carry out his functions, powers, and duties, 42 U.S.C. 1404a. They are for the purpose of carrying out the provisions of Executive Order 11063, Equal Opportunity in Housing, insofar as that order applies to the program of Federal financial assistance for providing low-rent public housing pursuant to the authority of the United States Housing Act of 1937, as amended, 42 U.S.C. 1401 et seq.

(b) *Definitions.* As used in the procedures of this section, the term

(1) "Local Authority" means a "public housing agency" as defined in section 2(11) of the United States Housing Act of 1937, as amended, 42 U.S.C. 1402(11), having a contract for financial assistance with the Public Housing Administration pursuant to that Act.

(2) "Contract obligation" means the obligation of a local authority under either of the following provisions in any contract between the Public Housing Administration and the local authority:

The local authority shall not discriminate because of race, color, creed, or national origin in the sale, leasing, rental or other disposition of housing or related facilities (including land) included in any Project or Projects initially covered after November 20, 1962, by a contract for annual contributions under the United States Housing Act of 1937, or in the use or occupancy thereof. The local authority shall not, on account of race, color, creed, or national origin, deny to any family the opportunity to apply for such housing, nor deny to any eligible applicant the opportunity to lease or rent any dwelling in any such housing suitable to its needs.

The local authority shall not discriminate because of race, color, creed, or national origin in the sale, leasing, rental, or other disposition of housing or related facilities (including land) included in any project or projects, or in the use or occupancy thereof. The local authority shall not, on account of race, color, creed, or national origin, deny to any family the opportunity to apply for such housing, nor deny to any eligible applicant the opportunity to lease or rent any dwelling in any such housing suitable to its needs.

(3) "Discriminatory practice" means any practice or action which constitutes a violation of a contract obligation, or which would constitute such a violation if the project involved were covered by a contract obligation.

(4) "Project" means any low-rent housing project in receipt of financial assistance, or federally owned and operated, under the United States Housing Act of 1937, as amended. Federally owned projects shall be treated as projects subject to a contract obligation and their Housing Project Managers shall be treated as local authorities for purposes of the procedures of this section.

(5) "Commissioner" means the Public Housing Commissioner.

(c) *Complaints.* (1) A complaint of a discriminatory practice may be filed with the appropriate Regional Director of the Public Housing Administration and must be filed within ninety (90) days from the date of the alleged discriminatory practice unless the time is extended by the Regional Director for good cause. A list of PHA Regional Offices, with their addresses and areas of jurisdiction, is published in the FEDERAL REGISTER under the heading "Housing and Home Finance Agency, Public Housing Administration, Description of Agency and Programs." Information as to locations and areas of jurisdiction of Regional Offices may also

(Cont'd)

be obtained upon written request addressed to the Public Housing Administration, Washington, D.C., 20413.

(2) A complaint shall be in writing and signed by the complainant. It shall, insofar as known to complainant, name the local authority and/or the project involved; state the time, place, and nature of the alleged discriminatory practice; and set forth factual information known to the complainant supporting the allegation. It shall also state the complainant's interest in or relationship to the alleged discriminatory practice.

(3) A complaint may be filed by an authorized representative of the complainant, provided that the authorization of the representative to act for the complainant is filed with the complaint.

(d) *Preliminary action on a complaint.* (1) Upon receipt of a complaint, the Regional Director shall promptly and in writing acknowledge its receipt and request such additional information from the complainant as may be necesary.

(2) If it appears that the complaint relates to other than a project as defined in paragraph (b) (4) of this section, the Regional Director shall advise the complainant in writing that the Public Housing Administration lacks jurisdiction in the matter and state the reason. If the complaint relates to a project as defined in paragraph (b) (4) of this section, the Regional Director shall advise the complainant either that the project is subject to a contract obligation, quoting the specific contract provision, or that the project is not subject to a contract obligation but is subject to the "good offices" provision of section 102 of the Executive Order.

(3) If the complaint is not filed within the ninety (90) day period stipulated in paragraph (c) (1) of this section, the Regional Director shall send appropriate written notification to the complainant.

(e) *Regional office inquiry.* If the complaint relates to a project as defined in paragraph (b) (4) of this section, and is timely (either originally or by grant of an extension of time), the Regional Director shall conduct an inquiry into the facts. If such inquiry reveals that there is no factual basis for the complaint, and the Regional Director believes further inquiry would serve no useful purpose, he shall notify the complainant in writing that he finds no factual basis for the complaint, stating such reasons or facts as may be appropriate and advising that no further action will be taken unless the complainant submits further facts supporting the complaint. If such inquiry or any further statement submitted by the complainant reveals factual basis for the complaint, the Regional Director shall proceed as set forth below in this section.

(f) *Informal action.* The Regional Director or his designee shall undertake by informal means (including conferences, conciliation, and persuasion) to end, remedy, or prevent the recurrence of the discriminatory practice complained of. If the complaint is resolved by such informal means, the Regional Director shall in writing advise both the complainant and the Local Authority to that effect and that the Public Housing Administration will take no further action on the complaint.

(g) *Formal action*—(1) *Cases under section 102 of the Executive Order.* If the complaint is not resolved by informal means and the project involved is not subject to a contract obligation, the Regional Director shall submit a complete report in writing to the Commissioner for such further action, if any, as the Commissioner deems appropriate, and shall advise the complainant that the matter has been referred to the Commissioner and that the complainant will be advised by the Commissioner of any further proceedings or action taken and of the disposition of the complaint.

(2) *Cases involving a contract obligation.* (i) If the complaint is not resolved by informal means and the project involved is subject to a contract obligation, the Regional Director shall send written notification to the local authority which shall include available information as to the following:

(*a*) The name and address of the complainant;

(*b*) The date, place, and nature of the alleged discriminatory practice;

(*c*) A summary of the facts alleged by the complainant to constitute the discriminatory practice and of any other facts supporting the complainant's allegation;

(*d*) The fact that the project involved is subject to a contract obligation (quoting the specific contract provision applicable to the alleged discriminatory practice).

(ii) The local authority shall be requested to respond in writing within ten

(Cont'd)

(10) days after receipt of such letter, or within such reasonable extension of time, as may be requested within ten (10) days after receipt of such letter and granted by the Regional Director, admitting or denying the alleged discriminatory practice, stating any facts the Local Authority deems pertinent, setting forth any corrective action the local authority proposes to take, and including any other statement pertinent to the local authority's position with respect to the alleged discriminatory practice.

(iii) Upon receipt of the local authority's response, or if the local authority fails to respond, the Regional Director shall conduct such further inquiry or investigation into the facts as he shall deem appropriate. Hearings to resolve issues of fact may be held, if the Regional Director deems appropriate, by him or his designee. The Regional Director shall make findings as to the merits of the complaint and notify the complainant and the local authority of his findings. If he finds that the local authority has violated a contract obligation, the notification shall specify action to be taken by the local authority to correct the violation and state the action, if any, to be taken by the PHA. Both the complainant and the local authority shall be notified of their right to request a review by the Commissioner of the Regional Director's findings and/or proposed action. Inquiries and hearings shall be conducted, and findings and notifications made, without undue delay.

(h) *Review.* The complainant or the Local Authority may, within fifteen (15) days after receipt of the Regional Director's notification of findings and proposed action, apply in writing for a review by the Commissioner; *Provided, however,* That such period may be extended in the discretion of the Commissioner for good cause. The application for review shall be accompanied by a written statement setting forth the reasons for reversal or modification of the findings and/or proposed action. After reviewing the record and conducting such additional inquiry or investigation of the facts (including the holding of a hearing) as the Commissioner may deem advisable, the Commissioner will affirm, modify, or reverse the findings and/or proposed action or make such other findings and statements of proposed action as the Commissioner deems appropriate and will notify the complainant and the local authority of the determination.

(i) *Sanctions.* Upon a final finding of a discriminatory practice by a local authority, the action to be taken against the local authority by the PHA may include:

(1) Declaring a breach or default on the part of the local authority, in accordance with the terms of the annual contributions contract covering the project in question;

(2) Refusal to enter into further contracts for financial assistance with the local authority;

(3) Cancellation or termination of contracts with the local authority;

(4) Such other action as may be appropriate and permitted by law.

(j) *Waiver.* The Commissioner may, for good cause, waive any of the procedural requirements in the processing of any complaint.

(k) *Consultation with State or local agencies.* In the inquiry into or resolution of a complaint, the Regional Director or his designee may consult with any officially constituted State or local agency charged with preventing or redressing discrimination because of race, color, creed, or national origin.

(Sec. 502(b), 62 Stat. 1284, 42 U.S.C. 1404a; sec. 203, E.O. 11063, 27 F.R. 11528)

Approved: November 19, 1963.

[SEAL] MARIE C. MCGUIRE,
Commisisoner.

[F.R. Doc. 63-12308; Filed, Nov. 26, 1963; 8:50 a.m.]

PHA-3042
June 1964

Exhibit A

LIST OF PHA REGIONAL OFFICES AND AREAS OF JURISDICTION

Regional Office	Areas of Jurisdiction
Atlanta Room 737, Peachtree Building Atlanta, Georgia 30323	Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee
Chicago Room 2201, 185 No. Wabash Avenue Chicago, Illinois 60601	Illinois, Indiana, Iowa, Michigan, Minnesota, Nebraska, North Dakota, Ohio, South Dakota, Wisconsin
Fort Worth Room 2072, 300 West Vickery Blvd. Fort Worth, Texas 76104	Arkansas, Colorado, Kansas, Louisiana, Missouri, Oklahoma, New Mexico, Texas
New York 346 Broadway New York, New York 10013	Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Rhode Island, Vermont
Philadelphia Room 1102, Widener Building Chestnut and Juniper Streets Philadelphia, Pennsylvania 19107	Delaware, Maryland, Pennsylvania, West Virginia, Virginia, District of Columbia
Puerto Rico Post Office Box 9197 Santurce, Puerto Rico 00908	Puerto Rico, Virgin Islands
San Francisco 450 Golden Gate Avenue Box 36027 San Francisco, California 94102	Alaska, Arizona, California, Guam, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington, Wyoming

NOTE: Any changes in this listing of PHA Regional Offices will be published in the Notices section of the Federal Register under the heading "Housing and Home Finance Agency, Public Housing Administration, Description of Agency and Programs," or may be obtained by writing to the Public Housing Administration, Washington, D.C. 20413, or to any PHA Regional Office, or by inquiring at any Local Authority office.

ELROY F. SPITZER
Engineering Editor
GARY C. CHAMBERLAIN
Associate Editor
RODNEY R. FLEMING
Public Works Editor
WILLIAM T. DULAC
Production Manager
WILLIAM S. FOSTER
Editor

American City Magazine

757 THIRD AVENUE, NEW YORK, N. Y. 10017
Plaza 2-8600

November 17, 1965

The Honorable Henry W. Maier
Mayor
City Hall
Milwaukee, Wisconsin

Dear Mayor Maier:

Your address on civil rights over Station WITI-TV is certainly pertinent. I know of no subject that is more difficult simply because of human stubbornness in accepting a person for his individual worth rather than for some emotional and superficial quality. I am constantly astounded, as I am sure you are, by the illogical arguments advanced on this subject and know of the painful path that men like yourself have to tread between the righteous and indignant calls for complete change on the one hand and the equally righteous but stubborn resistance to change on the other.

My congratulations for a most thoughtful presentation. I hope it was sufficient to bring the people of Milwaukee together so that they can persistently talk this trouble out, as is necessary throughout the entire nation.

If results do come from this that would be worth an article in THE AMERICAN CITY, I hope that we will be informed.

Sincerely yours,

William S. Foster
Editor

WSF:lc

XERO COPY XERO COPY XERO COPY XERO COPY

MAYOR HENRY W. MAIER'S ADDRESS ON CIVIL RIGHTS--WITI-TV, NOVEMBER 6, 1965

My fellow citizens:

Two groups of people are not likely to agree with my talk this evening.

One group is composed of those who prefer controversy to results--those who would sacrifice the common good in the name of civil rights.

The other group is made up of those who are bitterly opposed to civil rights. They would sacrifice the common good to prevent any progress.

Let me say at the outset that, where there has been too much freezing of positions, it is time for a thaw.

Where there has been too much emotion, it is time for reason in the interest of the common betterment of all.

My interest is not in controversy, but in results.

If there are those who disapprove, I am sorry but not surprised.

To those who approve, I pledge you my best efforts and I ask your active support.

On October 13th, I again stated my position in an address to the Milwaukee Commission on Community Relations.

New City Programs

At that time, I spoke of our many new city programs--the Community Renewal Program, our programs for economic and social development, our improved housing and zoning code enforcement. And this week another step was taken on the arduous trail of a fiscal renewal program.

I discussed the possible impact of these programs on the well-being of all of our citizens--and I emphasized the word, "all."

I also stressed the need for full citizenship--along with the sharing of the responsibilities of citizenship--by members of minority groups.

I called for a larger perspective by those who see the city's problems in only one dimension. I asked them to broaden their sights to help promote the common good of all of the people of our city.

Finally, and most important of all, I called for an all-out war against prejudice.

XERO COPY XERO COPY XERO COPY XERO COPY

Reaction to Proposal

The reaction I have received from most Milwaukeeans to this plea has been favorable. I am disappointed, but not surprised, that some of the reaction has been bitter.

Here, for instance, is my photograph clipped from a newspaper and mailed to me. Someone has given me a Hitler moustache and inscribed "Heil Maier!" But like most of this kind of fan mail, the letter was anonymous.

Fortunately, Mr. No Name is not typical of Milwaukeeans. More typical were the responses of Milwaukeeans such as these:

A lady on North 70th who wrote: "Congratulations on your recent speech in the spirit of considerate brotherhood. This time you are right. If officials, and publicity media--especially newspapers--stress the rightness of giving everyone the equal treatment that each is entitled to--this would soon make discrimination unpopular."

A Sister of St. Francis of Assisi wrote: "Action must come from intelligent thinking men in order to counteract all the emotionalism which is involved in the racial issue."

The officers and members of the United Steelworkers Union at Nordberg voted unanimously to support the ideas and proposals given to the Community Relations Commission.

A Milwaukee business leader said: "I congratulate you on this program. It is timely and it is necessary. I believe it will be well received by the great majority of the people in this community who have a burning desire to make Milwaukee an even finer city in which to live and to bring up our families."

Another lady wrote: "Those of us who are members of minority groups feel very proud and inspired after having listened to your revelation of dedicating this year to the changing of the image of Negroes to other groups in the city."

Labor Approves Program

The action of the Milwaukee County AFL-CIO Labor Council which endorsed the proposed program against prejudice and also urged all of the members of the Milwaukee Common Council to vote for the appropriation needed to put it into effect.

These thoughts express the good will of our quiet decent majority in Milwaukee.

XERO COPY XERO COPY XERO COPY XERO COPY

Nevertheless, many men and women of good will--both Negroes and whites--are concerned about the future of race relations in our city.

Some of this concern was seen during the recent school boycott. Fortunately, the boycott was carried our peaceably--in the Milwaukee tradition of peaceful protest.

Much credit for this goes to the deep respect for law and order held by both Negroes and whites in Milwaukee. Much credit must also go to the skillful work of our police department during this time of tension.

While many members of the community--both Negroes and whites--may believe that the boycott tactic was wrong, nevertheless, it is an important symptom of a problem which will not be swept under our urban rug. That problem affects this city--as indeed it affects cities all across the country.

Cites National Problem

There is no large city in the nation which does not have this racial problem in one form or another. This is simple a fact of life in modern, urban America.

It is a symptom of a vast national social upheaval, of a vast migration of peoples caused by the search for improved economic opportunity.

Nothing like it has been seen since the waves of immigrants from Europe flooded American shores decades ago. They, too, were searching for greater opportunities. But then, as now, cities found themselves facing great change. New accents were heard in the streets. There were people who looked different, talked differently, had different customs moving into the cities.

Instead of immigrants from Germany, Poland, Italy, Ireland, and many other nations, the immigrants who come to the cities today are native Americans.

Poor farmers, uprooted from their land by machines.

Indians, the almost forgotten Americans no longer enjoying the security of the reservation.

Appalachian whites, abandoning the worn-out soil and idled mines of mountain poverty.

Negroes, breaking away from old rural ways that branded them inferior by law and custom.

XERO COPY XERO COPY XERO COPY XERO COPY

All of these are searching for the same freedom, the same opportunities that others looked for when they left the Old Country to come to America.

Can't Turn Back the Clock

Milwaukee can no more ignore the effects of this great national movement than it can turn back the clock to the simpler times of Solomon Juneau and his trading post. There is no escape from the Twentieth Century. What we must do is build here the great city in which all men share equally in the good life.

Our city is built upon the proposition that peoples of many different backgrounds, many different nationalities, can live together and work together as good neighbors.

In other times, the newcomers to our city, the Germans, the Italians, the Poles, the Irish--were all called dangerous by racemongers. They were considered un-American.

To the racist trapped by his own myths and superstititions, it was beyond belief that a Pole or an Italian or a German or a Jew would ever rise to a high place in the nation's government.

Those employers who put up signs outside their factories saying, "No Irish Need Apply," would have thought it mad fantasy that an Irish Catholic would some day become President of the United States.

Well, the truth is this: We are all members of minority groups. The only majority group to which we all belong is the human race. But some myths and superstitions still remain. To some, a dark skin or a Spanish accent is a disease. The real disease is prejudice--against the color of a man's skin, or his way of speech, or his way of worship. That is the disease, and that is what we must fight like any menace to public health.

Recommends Social Development Program

At the same time, there must be a social development program--supported fully by members of minority groups--to help the more disadvantaged members of our society become fully accepted in the community. The reason this must be done is that, all too often, the many are judged by the actions of the few.

It is also important because, in this day of rapid change, the new immigrant cannot become a contributing member of society unless he has skills many of us take for granted. He will remain only a consumer in our society--contributing little or nothing--unless he is provided with the means to help himself.

XERO COPY XERO COPY XERO COPY XERO COPY

The city to which the new immigrant comes must seem even more strange than the New World to which the immigrant came years ago.

Often he comes here used to the ways of the land--in many cases, red clay lands that could hardly support him. In many cases, his home was a shack. The demands of life were harsh, but simple. His education, what there was of it, was inferior. Book-learning was often looked upon as a useless luxury.

His world changes. He comes into the modern city, where he cannot scratch an existence from the land. Often-times the city looks to him like a jungle. He has to be taught such simple things as how to shop at the grocery, or how to get from one place to another. Even modern plumbing and garbage disposal methods are unknown to him. To a man who lived in a shack, it's hard to get used to the idea of a house as a home. So the word goes around--he chops down bannisters; he throws garbage out the window. He does not fit in. His actions threaten property values and frighten the elderly. They show in crime statistics as he struggles to adapt as best he can to his new surroundings.

Of course, he doesn't fit in. Unless you want him to become a permanent welfare case, he must fit into life in the city, he must become a good neighbor. It follows then that steps must be taken to give him the basic help he needs.

Acculturation Program Needed

There is a word for the much needed process of helping the new immigrant adapt to the highly specialized life of the big city. The word is "acculturation"--the process which helps those from one culture to become adapted to new cultural patterns.

When the Social Development Commission of Greater Milwaukee was formed, one of its main charges was to undertake an intensified program to help these people adjust to life in the city. The importance of this acculturation program cannot be overestimated--because upon it hinges much that can be done to discourage discrimination in Milwaukee.

The fact is that in-migration has now slowed down and will continue to slow down as such federal actions as the voting rights law, integration of schools and massive poverty programs such as the Appalachia Bill eliminate the reasons for migration. So now--when the migration to Milwaukee has slowed down--now is the time to consolidate our community, to make our newcomers skilled urban citizens.

Tonight I call upon the Social Development Commission of Greater Milwaukee, which has federal as well as local backing, to proceed with an intensified program of acculturation. And I also call upon all

XERO COPY XERO COPY XERO COPY XERO COPY

those concerned with poverty programs including the Organization of Organizations--and also those concerned about our tax rate, including the Milwaukee Property Owners Association--to give it their support.

Prevent Needs of Tomorrow

This program should not only seek to provide for the needs of today by helping the adult. It should also seek to prevent greater needs tomorrow by providing every educational need for the child.

If this job is to be done adequately, it also requires support on another front. All those who rightly want to abolish poverty and racial discrimination should also fight to end fiscal discrimination against the City of Milwaukee.

At a time when the great cities are again the havens of the poor, they are segregated from the economic and social resources of the metropolitan area. A terrible burden is placed on the central city. It is well known that 98 percent of the Negroes in the Milwaukee metropolitan area are segregated from our suburbs, the largest percentage in any large metropolitan area in America.

Milwaukee will work to increase its own resources, yes. But we cannot bear the burden alone. We must take advantage of every federal aid. We must work for a better system of state aids and shared taxes, merely to meet the great problems of change that face us today.

And what of future generations? What about the Negro in tomorrow's Milwaukee or the children of poor whites? Shall we say that they shall remain trapped in a cycle of poverty and ignorance and prejudice because we failed to provide the educational needs they require?

Shall we say to them, yes, we can afford luxury schools in Fox Point, for example, but for the children of the poor we cannot afford what they need to get a decent break in life?

Slum School Should be Model

I do not say that the quality of education should be lowered for the few; rather, it should be raised for the many. If metropolitan resources were spent where the need is greatest, the slum school would be the model school. Here would be found the best teachers, the best facilities and the best methods of teaching. As an example, and I cite this without malice, but as a fact: Our wealthier North Shore suburbs spend about twice the amount the city School Board spends for each public school pupil. At the same time, the property tax rate in these suburbs is lower than that of the City of Milwaukee. Why? Simply because of the fiscal unfairness of our state system of shared taxes which collects on the basis of the ability to pay, but does not distribute on the basis of need.

XERO COPY XERO COPY XERO COPY XERO COPY

Metropolitan School District

Doesn't it seem only fair to try to find a better way of distributing our metropolitan resources--perhaps with a single metropolitan school district with its own school board? Why not a district in which all schools could be financed, at least partially, by state funds shared with municipalities, or by a better distribution of state aids. And, of course, the first cannot be accomplished without the second.

What better way is there to bring the resources of the entire community to bear on one of the important problems of the central city? The responsibility for a crucial metropolitan problem located in the central city should rightly be shared by all those who depend upon the central city even though they sleep in another municipality.

Endorses "We-Milwaukeeans" Proposal

As for the current Milwaukee school problem, it seems to me an important first step towards clearing up the picture lies in the proposal of We-Milwaukeeans for a thorough evaluation of the Milwaukee schools.

Extremism on any side, stubborn attitudes, frozen minds, and heated words--none of these can solve Milwaukee's school problems. The only answer is in reason and in truth, and a calm attitude that seeks only what is just. And what is just is what each of us seeks--opportunity, respect, equality as a human being, and a chance for a better life for our children.

That is why I strongly endorse the We-Milwaukeeans proposal. It is an important step towards giving the truth to the public--and I have confidence in the people of Milwaukee. Once the facts are known, they will be fair-minded enough to back reasonable proposals for action.

And let's face it, more knowledge is needed about many national aspects of race and poverty and their impact on the cities of the nation. What are the best ways for the nation to prevent slum ghettos, which are simply prisons of poverty?

What is the best way to keep the central cities themselves from becoming ghettos surrounded by suburbia?

How can the nation cut the cycle of poverty that finds second and third generations of the same family living on relief?

The answers are not clear, but the questions certainly deserve intensive and comparative research. Such research I think could well be provided by the national network of "urban observatories"--an idea first sponsored in a national conference here in Milwaukee.

XERO COPY XERO COPY XERO COPY XERO COPY

Public Policy Against Discrimination

Over the years, we have seen the growth of public policy in America which says, over and over again, that discrimination is wrong.

The public policy of the United States says that to deny a man his voting rights because of discrimination is un-American.

The public policy of the United States says that discrimination in education is un-American.

The public policy of the United States, our state and our city says that discrimination in the use of public accommodations is un-American.

The public policy of the United States, of our state and our city says that discrimination in employment is un-American.

The public policy of the United States says that discrimination in federally supported housing is un-American. The public policy of the State of Wisconsin says that discrimination in other types of housing is wrong.

I fully support the public policy of the United States, the State of Wisconsin, and the City of Milwaukee.

At the same time, I believe that a voluntary willingness to carry out the law, and even go beyond it, is more effective than the law itself.

Proposes War on Prejudice

That is why I propose that the entire Milwaukee community should join an all-out war on prejudice in Milwaukee.

The Time is Now.

Our radio and television stations, our newspapers, are already enlisted in this war. They have given hours of time and uncounted columns of space to the cause of human understanding. I know they will continue to be strong allies. And I'm sure we can count on our educators, our clergy, our clubs, our PTA's--everyone who has a voice in the community--to intensify their combat against prejudice.

Another unit in the vanguard of this campaign is the group of employers who mobilized two years ago as the Milwaukee Voluntary Equal Employment Opportunity Council. This now numbers 185 firms employing 220,000 persons. They have greatly improved the general attitude toward employment of minorities. Only this week in Washington, the

XERO COPY XERO COPY XERO COPY XERO COPY

XERO COPY XERO COPY XERO COPY XERO COPY

federal director of equal employment opportunities said of their efforts: "Milwaukee is very close to what we hope will be a model program for cities throughout the country."

Now I propose to you--the fairminded people of Milwaukee, as I proposed to the Milwaukee Commission on Community Relations--that we all get behind an intensive, year-round program to root out prejudice, to help each of us to know members of minority groups as individuals rather than as some sort of distorted picture in the mind.

This will not be easy. Old attitudes do not change overnight, perhaps not over a year. But at least we can try; we can see what we can do. We can attack on all fronts.

The challenge is here for all who are interested in human relations in Milwaukee. If there are those who critize this program, I welcome your criticism; I invite you to join this campaign and to strengthen it with your suggestions.

The aim of this program is to show that prejudice and discrimination are as un-American as communism and as superstitious as witchcraft.

While I have asked the Milwaukee Commission on Community Relations to head this campaign, I know that it will need the help of all the publications and radio and television media in the metropolitan area--and even that is not enough. It will also need the help of every agency, public or private, which can help bring about better contacts between all of the minorities that make up this Milwaukee.

I have recommended that the Commission choose a special advisory council. This council should include such people as top--and I say top--representatives of the communications field, producers, writers, directors, educators, clergymen, psychologists, and whatever professional talent is needed.

Plea for Reason over Emotion

This campaign cannot succeed without the help of the churches, service agencies, public and parochial schools, the real estate industry, veterans organizations, labor unions, professional associations, civil rights organizations, organizations of groups in poverty areas, and all others who are interested in American democracy.

This campaign is a challenge to all of those who believe in the future of Milwaukee as a progressive and prosperous and human city. For, in this modern age, prejudice--like poverty--is a luxury no city can afford. It is a brake on the wheels of progress. More than that, as every fair-minded citizen knows in his conscience, it is wrong.

My plea tonight is for reason over emotion; results over controversy.

President Johnson has said: "We want to make sure that every family in America lives in a home of dignity, in a neighborhood of pride, a community of opportunity and a city of promise and hope."

Let us work together, then, to make sure that Milwaukee is a community of opportunity, a city of promise and hope for all citizens without discrimination and for our children and our children's children.

XERO COPY XERO COPY XERO COPY XERO COPY

THE WHITE HOUSE

WASHINGTON

March 15, 1966

Dear Mr. Smith:

In reply to your letter of February 17, 1966, I am enclosing a bibliography which includes references to legal articles dealing with Executive Order 11063 on Equal Opportunity in Housing, and two articles which we had in hand.

If I can be of further assistance to you, please do not hesitate to write.

Yours truly,

Glenda Sloane

(Mrs.) Glenda Sloane
Staff Attorney
President's Committee on Equal
Opportunity in Housing

Mr. Moreland Griffith Smith, FAIA
Director
Urban Planning Project
Southern Regional Council, Inc.
5 Forsyth Street, N. W.
Atlanta, Georgia 30303

Enclosures

rec'd 3/17/66

Skirting Bias Bans

Curbs on Discrimination In Housing Prove Easy To Evade in Most Areas

Enforcement Moves Slowly, Loopholes Are Numerous; Some Brokers Use Ruses

But Some Integration Occurs

A WALL STREET JOURNAL *News Roundup*

"Fair housing" legislation may be a dead issue in Congress now, but it's a red-hot one at the state and local level. There, advocates of laws to end discrimination in the sale and rental of housing are slowly making headway against bitter resistance—only to find their victories are hollow ones in some important respects.

For many people, such laws represent an undue attempt by government to force them to sell homes to Negroes. They regard them as an infringement on their freedom. When fair housing laws have been subjected to referendums, they have almost universally been defeated. But many citizens take a totally different view.

Those who champion such laws see them not only as still another legal guarantee of racial equality but also as a tool to help break up the ghetto and ease some of the crushing urban problems bred there. For this purpose, however, the laws have proved about as useful as a sieve would be for bailing out a sinking rowboat.

Open-housing adherents say that by no means all the blame can be laid on the laws themselves or on their enforcement. A great many Negroes simply are reluctant to leave their "own people" and assume the hard and often lonely role of a black man in a predominantly or entirely white neighborhood. Also, many Negroes don't know the laws exist or are unfamiliar with their provisions. And, finally, many of those who do know the law and want to escape segregated lives can't afford to move to higher-priced places in mostly white areas; the fair housing laws don't touch what may be the biggest obstacle of all—the economic barrier.

Delay and Frustration

Beyond all this, however, lies a basic ineffectiveness in the laws now in force in 21 states and some three dozen cities. Talks with real estate brokers, home owners, prospective Negro buyers, and city and state officials reveal a general pattern—downright flouting of the laws, ingenious evasions and deceptions, lax enforcement, long delays in processing cases. All add up to bitter frustration for potential buyers who all too often find that having the law on your side doesn't mean you can get the house you want.

Often, too, the law isn't even on your side if you happen to be looking for a particular type of housing, because the legislation adopted by many states and cities is full of gaping loopholes. Maine, for example, ignores sales, covers only part of the rental housing market and doesn't have enforcement machinery. A number of states and cities exempt the crucial category of owner-occupied single-family housing from their laws, thus, in effect, helping to keep suburbia white.

It might be expected that President Kennedy's 1962 Executive Order barring discrimination in the sale of housing with Federally insured mortgages would constitute an effective weapon for open-housing advocates. Apparently, however, the order has had almost no effect on the private housing market.

Even the added weight of state and local legislation, when it does cover all or nearly all housing in the area, is not enough to discourage many discrimination practices. Builders, brokers and others have developed a wondrously varied assortment of ploys to slip around the laws.

Checking Addresses

To begin with, a prospective buyer may be unable even to talk to a real estate agent. In Pittsburgh (which now has one of the strongest housing laws in the nation), a call to the broker often elicits the reply—particularly if the caller "sounds" like a Negro—that he is out. The caller leaves his number, which the real estate agency traces to an address. If the address is in a predominantly Negro neighborhood, there often isn't any call back.

If a Negro shows up at a real estate office in person, he may find that the housing market in the area has suddenly, miraculously dried up. "The brokers smile, they're very friendly, they get the Negro a chair, and they say: 'We'd love to serve you but we don't have any houses,' " says William Moyer, director of housing opportunities programs for the American Friends Service Committee, in describing what he says is a common practice in the Chicago area.

Lee Wagner, who worked for a realty firm in Philadelphia for some eight months, recalls: "Although you knew the law, you were not expected to tell Negroes about vacant properties you had listed" in white neighborhoods. He says he knew of houses vacant for six months that a number of Negroes would have been happy to buy.

A subtler maneuver is the earnest money ploy. Some brokers in Portland, Ore., use this despite a law that forbids discriminatory practices by brokers, says Shelton Hill, executive director of the Urban League there. He says the broker welcomes his Negro prospects warmly and shows them houses. If they show real interest in one, he regretfully informs them he has taken earnest money on it from another prospect—but, he adds, if that prospect's loan application doesn't go through, he'll call the Negro couple.

After three or four weeks, the Negro couple notices the house is still listed and calls the agent. He is full of apologies; their number was lost, or perhaps he was out of town. At any rate, he regretfully reports that he has taken more earnest money from still another customer. Can he call them back if things don't pan out? Few Negro buyers will choose to play the game past this point.

THE WALL STREET JOURNAL,
Wednesday, June 21, 1967

In many places covered by fair housing laws, Negroes pay more than whites for comparable homes. In Colorado, which has a very strong state law, this is fairly common in the Denver area, says Robinson G. Lapp, executive director of the Metro Denver Fair Housing Center Inc. The center, a private nonprofit corporation financed by private sources and the city, county and state, tries to line up apartments and homes for Negroes who want to move into "closed" white neighborhoods.

He says it is common for an owner to refuse to sell to a Negro if the latter's offer is less than the full asking price—even though asking prices usually are no more than a starting point for bargaining, and most Denver homes sell for less than the initial price requested.

Prospective Negro buyers are hindered by any number of other obstacles, too. In Cleveland, where apartment rentals are covered by Ohio's fair housing law, real estate firms sometimes back out of deals with Negroes by telling them that the person who showed the apartment wasn't a licensed agent; one real estate dealer told a Negro prospect that the salesman who had shown the apartment actually was the janitor, reports the Rev. Richard Rangoon, who heads a fair housing organization in Cleveland.

Another Cleveland broker told a Negro prospect he couldn't show an apartment because it had no light bulbs. And a Negro girl said she spent more than a month trying to get her first apartment. "When they couldn't find anything else that would classify me as undesirable, the apartment manager would tell me I was too young," says the girl, who had just been graduated from Akron University. Some, she says, told her they would have to take a poll of the other tenants.

To counter such practices, a growing number of Negroes, allied with white supporters of fair housing, are adopting the "straw man" tactic, also known as "third-party" or "proxy" buying. Using this technique, a white "fronts" for a Negro by buying a house and then immediately reselling it to the Negro. Mrs. Paula Reems of Bloomfield, Conn. (another state whose law is rated a strong one), says she has personally bought about 20 homes this way. She is a member of the Connecticut Council on Human Relations.

Though real estate groups in some cities and states have been sympathetic toward fair housing legislation and even have championed it, it remains true that in most places the bitterest organized opposition to such laws still comes from real estate brokers. Many complain that they are being squeezed between the law and the home owner who wants to discriminate and that as middlemen they shouldn't bear the blame for what the seller does.

"Economic Suicide"?

Their objections to the laws are both ideological and financial. Many brokers say that no law should be passed that infringes on a seller's right to dispose of his property to whomever he pleases. Others echo the sentiments of George Salapa, executive director of the Cleveland Real Estate Board, who says: "Brokers dealing in all-white areas should not be asked to commit economic suicide if they think that's what it would be to sell to a Negro. The broker may be wrong, or he may not. But one shouldn't legislate the matter for him"

There seems to be real fear among brokers that if they deal fairly with Negroes, white families with homes to sell will go elsewhere, and fellow brokers will throw less business their way. One Akron broker, for example, did all the necessary preparatory work involved in the sale of a home to a Negro by a willing white and then dropped out without taking his commission.

"All he had left to do was shuffle papers for half an hour, and he could have made $1,200," marvels an attorney working on the transaction. He says the broker told him that he was afraid that if he was the agent of record in the deal, he would never get another listing in the area, a previously all-white neighborhood with many homes in the $40,000 to $50,000 range.

Consider another story told by Kenneth Hawthorne, a Negro salesman for Gulf Oil Corp., about what happened when he tried to buy a home in the posh white suburb of Mt. Lebanon, near Pittsburgh, a few years ago.

He and his wife went to six agents in all. At the first, he recalls, the woman broker they had made an appointment with took one look at them and said, "Oh my God — you're the Hawthornes?" Then she became hysterical and walked out. The manager of the agency talked to them a while and promised to call back. He never did.

An Agent Is Fired

At the second agency, they met a young woman who seemed genuinely eager to help, but the manager of the office came out and made some excuses. The Hawthornes were promised they would be called back. They were—by the young woman, who told them she had been fired.

After various other runarounds, the big blowup came at the sixth agency. The broker they talked to, says Mr. Hawthorne, tried to persuade them not to buy in Mt. Lebanon, failed and finally agreed to call the owner of a home they were interested in. According to Mr. Hawthorne, the broker told the seller: "I've got a Negro here who wants to buy your house." To the broker's utter shock, the seller said fine, bring him down for a look.

THE WALL STREET JOURNAL,
Wednesday, June 21, 1967

It snowed the day of the scheduled showing, and the broker postponed the appointment. In the meantime, he called Gulf, Mr. Hawthorne's employer, suggested that the company was abetting a "blockbusting" effort and declared that if Gulf didn't call off Mr. Hawthorne all of Mt. Lebanon's motorists would turn in their Gulf credit cards. He also called Westinghouse Electric Corp., employer of a white witness Mr. Hawthorne had taken with him on his visit to the agency. Another broker called the accounting firm of Price, Waterhouse & Co., employer of the seller, to try to bring pressure to bear, and contacted neighbors of the seller, too. All the firms rebuffed the broker, but Mr. Hawthorne, weary of the whole mess, moved elsewhere.

In another case, a Lansing, Mich., broker advertised an apartment for rent, got a telephone inquiry from a student at Michigan State University and invited the caller to meet him at the apartment. When the prospect showed up and the broker found he was a Negro, the state's Civil Rights Commission charges, the broker refused to show the place—even though the apartment owner later said he had wanted an "open" listing.

The student filed a complaint with the state rights group, setting in motion a lengthy process that isn't finished yet. The rights agency investigated the complaint, found probable cause, failed at an effort to conciliate, issued a public complaint against the broker, held a formal hearing, and ordered the broker to "cease and desist" from allegedly discriminatory practices. The broker has appealed to the courts. The complaint originally was filed in 1964, and the student, who never did get his apartment, has long since left MSU.

The case points up an ironic feature of fair housing legislation generally — enforcement procedures so lengthy that, in effect, all that many complainants get out of a ruling favorable to them is satisfaction that they were in the right. Many a home seeker can't wait until the whole affair has dragged through hearings and other steps; he needs a place to live right away, and he often just gives up and buys or rents elsewhere.

In Yonkers, N.Y., such delays distress Mrs. Sidonia Trommer, an official of the Yonkers Fair Housing Committee. Under New York law, considered one of the broadest and strictest, she says it took the state Commission on Human Rights, the enforcement agency, an average of 4½ months just to make a preliminary finding of probable cause for complaint in 122 complaints her group has made. Of these, 55 took between six and nineteen months to process.

A finding of probable cause is often only the beginning of a whole chain of procedures that can take many months more or even years. Mrs. Trommer says that of the 122 cases where the commission found probable cause, only 18 complainants "actually obtained the housing they wanted, or comparable housing" as a result of commission action. Most of the rest had to move elsewhere. The same thing happens in many other states, too.

Besides slowness, the enforcement commissions also are charged by fair housing advocates with not making full use of the powers they do have. In other cases, they blame the laws for sharply curbing the role of the enforcement groups.

Some states, like Colorado and Massachusetts, give their enforcement agencies the right to initiate complaints on their own and to seek injunctions against offenders. Most states, though, don't grant both these powers, and in some the enforcement agency can neither initiate complaints nor seek injunctions.

It would be wrong to conclude, however, that all these grave faults in the laws and in their enforcement, and all the deception used to slip around them, have rendered fair housing legislation completely ineffective. Individual Negroes with money, patience and the stomach for fencing with brokers, builders and owners have been helped by the laws to get the homes they wanted in white neighborhoods.

Though only a comparative few owe their success to direct action by a state or local agency, more have benefited from an intangible result of such legislation—a slowly growing climate of acceptance now apparent in such places as Bloomfield, Conn., Boston, Denver and Portland. Plenty of abuses still exist, say fair housing's champions, but they are gradually waning. Sadelle Sacks, director of a fair housing group in Massachusetts, says: "Every time a Negro family moves into an area and the world doesn't end, we make some progress."

And so they continue to press for more and stronger laws—with mixed results lately. Fair housing measures went into effect in Iowa, Vermont, Washington and Maryland this year. A California constitutional amendment that nullified the state's fair housing laws was struck down by the courts. Massachusetts strengthened an existing law, and several cities enacted ordinances.

However, fair housing measures failed in some states, including West Virginia and Kansas, and some proposals still alive in other legislatures appear doomed. In Illinois, for example, the legislature has been unable to pass even a watered-down compromise measure, despite the threat of losing a $375 million Federal atom-smashing facility planned for the town of Weston.

At least two city ordinances, those of Springfield and Toledo, Ohio, will be challenged in public referendums this fall and could very well lose. A Jackson, Mich., ordinance has already been defeated in a referendum this year.

Housing Discrimination + Atlanta

41.

The following survey appearing in Final Report, City of Atlanta, Georgia, Equal Opportunity in Housing, December, 1966, Amended June, 1967, elucidates the subject of the extent to which the pattern of residence of Black people is the result of discrimination.

SUMMARY OF INTERVIEWS RELATIVE TO THE ROLE OF DISCRIMINATION IN PATTERNS OF RESIDENTIAL SEGREGATION

denying that summary of interviews are accurately reported - denying assumption

INTRODUCTION

Federal regulations require that this study include "an appraisal of the extent to which the pattern (of residence of Negroes) is the result of discrimination"*. In order to provide an appraisal which would be as objective as possible, the Community Improvement Subcommittee of the Citizens Advisory Committee on Urban Renewal was requested to provide a list of informed sources in the Negro community and in various appropriate professional associations who might be interviewed in this regard.

This memorandum is a summary of comments pertaining to factors which have contributed to residential patterns of Negroes as reported in the interviews.

Interviewees were asked (1) to comment on the role of discrimination in causing segregated housing patterns and (2) to comment on the extent to which the discrepancies between availability and need for housing and community facilities are a result of discrimination. They cited discrimination in education, employment (hence, income) and land selling practices as being so intricately involved as to render futile any attempt to measure any of these factors independent of discrimination.

Accordingly, this section addresses itself to an appraisal of the extent to which the pattern of residence of Negroes is the result of discrimination and uses as its base the subjective opinion of informed sources designated by the CIP subcommittee.

---

* Local Public Agency Letter #276 August 19, 1963, subject: Revised Policies for Community Renewal Programs, HHFA, URA, Washington, D. C. 20410

The report is divided into three parts each of which deals with comments regarding alleged discriminatory actions. Part One reports comments in regard to the city government; Part Two, in regard to private business; Part Three, in regard to the general public..

PART ONE: CITY GOVERNMENT

Interviewees repeatedly cited Expressway route location and urban renewal project location selections as being dictated by a desire to create and maintain segregated patterns of residences in the city in the past.

One interviewee stated, "the original five urban renewal areas and the expressways were so planned as to accomplish several objectives, one of which was ... to provide buffers to protect white areas".

Zoning practices were often cited by those interviewed. In one interview, zoning was given as the reason Negro residential expansion took place in a westward direction rather than eastward. This interviewee said the zoning districts on the east side allowed Negro neighborhoods to become "infested with commercial and industrial sites", therefore, they were not attractive "so pressure was placed" to open the Westside for development. Another said, "there has been an abuse of the zoning laws in the city. There have been too many variances and too much spot zoning allowed in the Negro communities".

Another underlying cause of segregated housing patterns was reported to be public transportation routes. One interviewee said that the role public transportation played in Negro location is illustrated by the fact that every currently Negro neighborhood in which the old street-car tracks pass through was formerly white. This interviewee and the others who commented on transportation implied that since Negroes are dependent on public transportation, areas of residence could be and have been dictated by provision of or lack of these facilities.

Another interviewee stated, "the transportation system is no longer consciously dedicated to discrimination, but discrimination is already built into the system".

In many interviews policies and facilities of the Atlanta School System were pointed out as playing a major role in existing patterns of residential segregation. One interviewee reported as follows:

> The school system still perpetuates segregation. It is just as hard to get into a white school as it was ten years ago. Two techniques used to keep Negroes out of white schools are: (1) persuasion (parents are told the child won't be happy, will get into fights, etc.) and (2) testing - tests are still administered though there is no official policy to that effect.

The Atlanta Housing Authority's central relocation service indicated that they had a major problem in finding adequate housing for many relocatees because they do not want to move into a different neighborhood where schools are thought to be overcrowded.

One interviewee said that he knew for a fact that "desks were moved out of the East Lake School building during the transition of Kirkwood in order for school officials to be able to say that the school was full and refuse admission to Negroes." Another stated flatly that it is still difficult for a Negro to get into a white school and "the school situation dictates the whole thing (segregated housing patterns)".

Interviewees reported that public housing had been and is being used to force segregated housing patterns. Several mentioned resentment in their communities because of the existence of two tenants selection offices, one located in a Negro neighborhood and one in a white neighborhood. According to those interviewed, Negro applicants felt compelled by these circumstances to list projects known to them to be all-Negro occupied as first choices. They felt that the use of two offices was done deliberately to accomplish this and that a single office would eliminate said pressure.

Some interviewees cited code enforcement procedures as causing patterns of segregated housing. These interviewees contended that code enforcement was deliberately not carried out in some areas in order to speed deterioration so that Negro families could be removed through urban renewal. One interviewee said that the general housing ordinances of the city are very weak in comparison to the housing ordinances in the northern cities with which Atlanta likes to compare itself, and that the housing inspection staff is under-manned, compared with other cities of the same size.

PART TWO: PRIVATE BUSINESS

One interviewee stated that the city leaders are "making decisions with their heads in the sand; they appear very much to appear prejudiced. Negro real estate leaders have not fought this pattern, so the problem does not rest entirely with the white power structure or the white community leaders". Other interviewees also indicated that Negro real estate leaders have some degree of responsibility for patterns of housing segregation. One expressed the opinion that real estate brokers, both Negro and white, maintain and accelerate total transition of areas once integration has begun. He stated that in a transition area with which he is personally acquainted, houses that are empty are not shown to prospective Negro buyers because sale of them would not speed total transition, as quickly as sale of houses occupied by whites.

Lack of available financing for Negroes was repeatedly cited as an early cause of patterns of residential segregation. Many interviewees talked at length about financing formerly being denied to Negroes if prospective purchase was not within prescribed boundaries in the city. However, with only few exceptions knowledgeable interviewees reported that financing was no longer used by private businessmen to maintain patterns of residential segregation.

It was stated in more than one interview that raw land in certain areas within and around the city simply could not be bought for Negro residential development.

One interviewee stated that "the Northside area businessmen have made a concerted effort of controlling the North Avenue - Ponce de Leon corridor to act as a buffer zone for the northside".

PART THREE: THE GENERAL PUBLIC

Psychological intimidation and general harassment were most often cited as reasons preventing Negro residential movement out of prescribed boundaries. One interviewee said that psychological intimidation filters down from the national level as well as being produced locally. He said that reading in the newspapers of housing problems in the north, of violence, and of problems of areas of open occupancy attempts, intimidates local Negroes. This interviewee went on to state that Negroes in Atlanta are very often given the "silent treatment" at places of public accommodation.

One interviewee stated a belief that general harassment is preventing integration in housing in the city. The Baker's Ferry Road area in the western section just beyond the city limits was mentioned as being in transition to Negro occupancy. Reportedly, general harrassment in this neighborhood takes the form of toilet paper being wrapped around shrubery in yards, rocks being thrown through windows, etc.

Among other things which were mentioned, interviewees reported that many white people on public busses prefer to stand up rather than sit beside a Negro. Another was that foreign students from many countries who attend Atlanta University have difficulty finding sponsors in the white community. One interviewee stated that, generally, foreigners are not accepted in the city regardless of country of origin and that this was indicative of a lack of cross cultural communication which perpetuated discrimination.

Not expressed specifically during the interviews, but implied a number of times, was the opinion that the white community, though no longer taking drastic or obviously illegal steps to discriminate or segregate, were permitting the pattern of segregation to increase and solidify through inaction or lack of positive action in other directions.

SUMMARY OF INTERVIEWS ON HOUSING CONDITIONS AND MARKETS

Early in the course of the interviews, it become quite apparent that there are, in effect, two different Negro housing markets. One is the middle-income homeowner market, as exemplified by the Kirkwood area, and the other is the low-income market which includes such areas as Vine City and Lightning.

Because of the sharp dissimilarities between the two markets, this report treats each separately.

Middle Income Market

Middle income housing is largely concentrated on the west side, though a significant portion of the housing stock is located on Atlanta's east side in the vicinity of the Fulton-DeKalb county line and beyond. The expansion of middle income housing for Negroes has occurred by pushing into areas contiguous to existing Negro neighborhoods.

In recent years, the middle-income Negro housing market appears to have become more and more a homeowner's market. Factors operative in the middle-income market for housing for Negroes are discussed below.

Financing. It was generally agreed by those interviewed that financing, once a sore point in Negro housing, has loosened up in recent years. The only hint of possible discrimination in mortgage financing is the suspicion (but not certainty) that conventional mortgage rates may be higher for Negroes. At the other end of the spectrum, one interviewee suggested that mortgage standards were too lax. He alleged that bank FHA inspections of Negro properties were very lax and did not adhere to FHA standards.

A reported sore point within the Negro communities is the easy availability of home improvement mortgages. Home improvement firms allegedly prey on the first-time Negro homeowner, often just out of the slums, who is anxious to exert his new-found pride of ownership by making all sorts of improvements. By taking on additional obligations, the Negro homeowner impairs his ability to carry the house; default and foreclosure results. One of the reported problems is the apparent laxity of the banks in issuing such mortgages. This practice apparently results from the FHA policy of automatically approving loans on bank certification. An FHA representative reported that after foreclosure, it is often discovered that the foreclosed property also carried an FHA improvement mortgage, the existence of which was not known to FHA.

On construction loans, it was indicated that if a builder wanted to build for Negroes in some of the white areas he would not be able to get a loan. White institutions, it was alleged, under pressure from local groups, would not make such loans. The Negro institutions are also very conservative. This was frankly admitted by a member of the Negro financial community who defended this conservatism on the grounds that the Negro-owned institutions are too weak to take the financial risk involved in pioneering efforts. He did say however, that if a substantial builder such as (he named a firm)would come forth with a proposition to build for Negroes away from the traditional areas, he could probably get financing. The builder mentioned was queried, and he said he has found the lending institutions "skeptical" about financing Negro subdivisions away from existing Negro areas.

It should be pointed out that the availability of financing for Negro housing roughly coincides with the 1961-1965 "easy money" period. It is too early to determine whether the recent tightening of money will be felt more by the Negro homebuyer than the white.

A reported weakness in federal loan insurance programs, which could work to frustrate any public equal opportunity policy, is that the federal insuring agencies usually do not get involved in a loan application until a lending institution submits it. This leaves open the possibility that the lender could turn down an applicant for non-financial reasons without the knowledge of the government agencies.

Housing Availability. Interviewees indicate that the average middle-income Negro has found housing easier to obtain in recent years. This is in large measure a consequence of the easy market for white-owned housing. The white-occupant in transition areas who is anxious to sell fast and at the best price turns to the Negro market for disposal. In fact, it was reported that white builders with slow-moving subdivisions have initiated block-busting situations to create a market for their houses. In some instances, builders who had difficulty in selling to whites, turned entire subdivisions over to Negro occupancy.

The so-called Peyton Road affair reportedly marked a milestone in the easing of the housing market for Negroes in Atlanta. As a result of that incident, a group of white and Negro realtors met and adopted a code of ethics which made the following points:

1. all listings would be accepted regardless of color,
2. the brokers would cooperate and meet when tensions came to the fore,
3. there would be no physical barriers erected to further segregation, and
4. there would be no deliberate blockbusting

This code apparently has been adhered to according to interviewees, and, as a result, Negro brokers take listings from whites and white brokers have become more active in the Negro market. This has contributed to the improved housing situation for Negroes.

Home Prices. Interviewees reported that prices of homes for Negroes have become more favorable, particularly over the past year or two. On actual building costs, apart from the cost of the site, the average Negro home buyer now gets as good a price as the white (according to the interviewees), a situation which did not exist previously. This is a reflection of the generally easier market and the fact that white builders are now competing more actively in the areas of Negro residence.

One interviewee pointed out that the easier prices were also a reflection of the fact that the market for owner-occupied properties among Negroes was nearing saturation, and whites in areas of transition cannot sell their houses as effortlessly as in earlier years.

Block-busting. Apparently the real-estate brokers have adhered to their code provision against block-busting. It was indicated that brokers do not engage in block-busting in the formal sense, that is, initiating the transition.

However, it was reported by neighborhood sources that once a Negro family does purchase in a white neighborhood, the brokers, both white and Negro, are out in full force soliciting listings and opening offices in the transitional areas, thus encouraging and speeding a complete transition.

One interviewee, a leader in a community now in transition, alleged that brokers take homes in trade to encourage whites to move. To cover these dealings, he said brokers use fictitious ownership on purchases.

Suburban Movement. It was agreed by all who were queried on the subject that outside of suburban Fulton County "there is little chance of new Negro suburban residential development." Quotes from two Negro realtors who have recently explored the suburban situations were - "the climate is not right for Negroes", and the suburban counties are "very belligerent toward Negroes".

Middle-Income Rental Units. A variety of reasons were given for the fact that the average middle-class Negro renter makes a smaller housing effort than does his white counterpart in the same income range. Two opinions were that "the apartment has no status in Negroes' eyes so why go all out" and, that the middle-income Negro renter is probably saving toward a house so he skimps on rent. However, during the course of interviews with realtors, it was strongly indicated that there is a shortage of better apartments for Negroes. They concluded that it is quite likely that the average middle-income Negro makes a smaller rental effort because he has no alternative.

It was mentioned that financing is difficult to obtain for construction of high-rise apartments in areas of Negro residence and for more elaborate garden-type apartments similar to those being built in middle-income white neighborhoods. One developer mentioned the difficulty he had in obtaining financing for a luxury-type apartment development in a Negro residential area, although he ultimately did obtain financing. The development is proving so successful, he is contemplating another of the same type.

It was also indicated that when apartment buildings make the transition to Negro occupancy, the level of services and maintenance is cut back by the owners. One instance cited was that when an area recently went into transition, the landlord evicted all his white tenants, thereby speeding the transition. It was reported that the new Negro tenants do not get the same service as the former occupants. For example, annual painting of apartments has been eliminated.

Low-Income Housing Market.

It was consistently indicated that the financial status of the low-income Negro makes for built-in segregation. Negroes accounted for 55 percent of householders with under $3,000 income in 1960, although only 33 percent of all households were Negro. Furthermore, a larger proportion of whites with low-incomes were older, presumably retired persons and single persons with no families to support.

According to interviewees, because of the greater concentration of poor among the Negroes, the economics of the situation makes for segregation. Negroes are limited to the older housing near the city's core and convenient to public transportation.

One interviewee pointed out that in his contacts with the low-income community, he found great reluctance to ask the landlord for repairs or even to permit a social worker or other intermediary to ask. He said this results from a feeling on the part of many slum-dwellers that the landlord is almost "doing them a favor" in renting to them.

Public Housing. The Atlanta Housing Authority reported, and this was verified by others, that several Negro families have been integrated into white public housing projects. Indications are that integration in public housing is still a sore point among Negroes. They pointed out, as was verified by Atlanta Housing Authority officials, that one application office is located in a former all-white public housing development and the other in a former all-Negro development. When a Negro goes to the office today, it was said, he feels almost compelled to list an all-Negro project as first choice.

It was stated by one interviewee, who cited an actual case, that when a Negro is placed in a formerly white development he is made as inconspicuous as possible by giving him a rear apartment. In the case he cited, a Negro family was refused inspection of two vacant apartments in a formerly all-white project and told they could only see one apartment in the rear of the development.

FHA Section 221 (d) (3) Housing. Little reason was found for the lack of FHA Section 221(d)(3) as a vehicle for improving the Negro housing situation. However, growing interest in 221(d)(3) was evidenced and there is an indication that several additional projects would be undertaken soon.

Interviewees reported that proposed rents for 221(d)(3) projects appear to be too high to reach much of the low income group, unless rent subsidy is furnished.

PUBLIC ATTITUDES TOWARD CITY FACILITIES AND SERVICES IN AREAS IN WHICH NEGROES LIVE

Schools. In every interview in which public attitudes towards school facilities were discussed, the interviewee stated that schools in areas in which Negroes live are overcrowded. It is also the opinion of the Negro public that schools in these areas are more overcrowded than schools in the city as a whole.

Statistical analyses previously prepared by the consultant were not discussed with (or even mentioned to) interviewees; however, almost without exception interviewees stated the opinion that statistics prepared by the School Board were unreliable and untrue.

It can only be concluded that the general public's attitude in these areas is that facilities are unequal. The attitude towards the School Board in general is also negative.

One interviewee stated that the "technical schools for Negroes are very poor" and the high school programs are deficient. "The city needs to provide an opportunity for its Negro citizens to catch up."

In an interview with one neighborhood leader, several problems concerning lack of school facilities were brought out, but the interviewee stated that in this particular neighborhood, "the public attitude towards schools is pretty good". This is the only neighborhood from which such an opinion was evidenced. A citizens education program is being conducted in this neighborhood by two church associations and a human relations council.

Libraries. The public attitude toward libraries as indicated in the interviews is that service is adequate.

Sanitation. Garbage collection and trash removal consistently received negative responses. Several times garbage collection service was cited as being deficient. Most of the Negro neighborhood sources interviewed recounted personal experiences of receiving regular service only after much complaining; however, all of these sources also talked about and showed some sympathy for the "city's problem" in employing a sufficient number of collectors.

All of the interviewees stated that trash and rubbish curbside pickup was inadequate in their neighborhoods. One cited a personal experience wherein he had called the city repeatedly without results. When the trash was finally picked up at the curb in front of his house, his was the only trash removed on the street.

Police Protection. Responses in regard to police protection varied widely. In the poorer neighborhoods interviewees reported that the attitude is one of distrust. The people believe policemen are there to control them or to spy on them, rather than to protect them. Several of the interviewees themselves, however, indicated that this attitude is softening. One stated "the police department is seeking to identify with the needs of the people rather than forcing people to bend to a certain will".

In the more affluent neighborhoods interviewees reported that police are regarded with mild suspicion. One interviewee who is representative of one of the most affluent Negro neighborhoods stated: "there are far too many complaints of maltreatment for there not to be a basis in fact". Another from a neighborhood of equal status reported, "there is a frequent complaint in the general neighborhood that when patrolmen come to the homes they are abusive" (discourteous).

On all levels, interviewees complained that police are slow in answering calls. Three interviewees said that sometimes they do not show up at all. Two interviewees said that the people in their communities had mixed attitudes as to what the job of a policeman is. A social worker who had conducted a survey in the Vine City area reported that responses from individuals in regard to police was so mixed that it was obvious that the community as a whole had no comprehension of the purpose of the police.

Streets. Without exception, when questioned about condition of streets, interviewees reported that local streets are poorly maintained. Lack of street cleaning was a frequent complaint. One interviewee flatly stated, "there is no single well-kept artery through the Negro community, and local streets are awful".

Attitudes were softer in the more affluent neighborhoods, but interviewees indicated that the people thought street repair was very slow and that repair was slower than in communities which were all white.

Parks and Recreation. Most of those interviewed held the opinion that park and recreation facilities and services had rapidly improved in the last few years; however, all but one stated that existing facilities were inadequate. The exception stated that there was no park in his neighborhood, but that he didn't think his neighbors minded since they all had large yards and there was very little traffic on their streets.

One interviewee covered the entire range of responses relative to parks received in all interviews in this brief statement:

> "Park services are woefully inadequate. Fifteen years ago there was only one (Negro) park for the whole city. The parks we have now are poorly maintained. The programs that are given are pretty good, but there's a need for more programmed recreation. The city promised to build about seven parks in the last bond issue; none were built".

These remarks were all repeated in one or more other interviews. All indicated that Negroes thought conditions were better in all-white neighborhoods.

APPENDIX:

Section IV: Interviews

INTRODUCTION

The material contained in this section is the result of a series of interviews under taken as part of the equal opportunity in housing study. These interviews were of three types:

- Interviews relative to the role of discrimination in patterns of residential segregation.
- Interviews on housing conditions and markets.
- Public attitudes toward city facilities and services in areas in which Negroes live.

Information and opinions gained through these interviews were used to help appraise factors, both positive and negative, considered to be the most dominant in encouraging or inhibiting equal opportunity in housing and to determine public attitudes toward housing and community facilities.

It should be emphasized that the material summarized herein is opinion rather than fact. The body of facts presented in other sections of this report substantiates some of these opinions; in other cases, the body of facts contradicts some of these opinions.

In many cases the opinions held by people interviewed are contrary to the facts, only partially true, or no longer true. However, the opinions expressed represent those held by some people and should be aired. The interviews do not comprise a public opinion survey or a statistical sample and the scope of the equal opportunity

study did not contemplate that they would serve this purpose. Rather, they serve to complement the body of facts and helped to shape the direction of some of the research as the study progressed. They are presented here to provide as broad a background as possible to the research and program presented herein.

HEW AND CIVIL RIGHTS

U.S. DEPARTMENT OF
HEALTH, EDUCATION, AND WELFARE
OFFICE FOR CIVIL RIGHTS
Washington, D.C. 20201

TITLE VI—
NONDISCRIMINATION IN FEDERALLY ASSISTED PROGRAMS

Sec. 601. No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance. (Sec. 601, Civil Rights Act of 1964; 78 Stat. 252 (1964); 42 U.S.C. 2000d (1965))

EXECUTIVE ORDER 11246, AS AMENDED— NONDISCRIMINATION IN EMPLOYMENT BY GOVERNMENT CONTRACTORS AND SUBCONTRACTORS

Sec. 202. . . . (1) The contractor will not discriminate against any employee or applicant for employment because of race, color, religion, sex, or national origin. The contractor will take affirmative action to ensure that applicants are employed, and that employees are treated during employment without regard to their race, color, religion, sex, or national origin. Such action shall include, but not be limited to the following: employment, upgrading, demotion, or transfer; recruitment or recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship.
(42 U.S.C.A. sec. 2000e (1970))

HEW AND CIVIL RIGHTS

TITLE VI of the Civil Rights Act of 1964 says that no person shall be discriminated against because of his or her race, color, or national origin in any program or activity that receives Federal financial assistance.

This anti-discrimination provision applies with equal force to all sections of the nation, North and South, East and West. The intent of Title VI is to assure all individuals equal access to Federal benefits.

Each Federal department and agency is responsible for making sure that discrimination does not exist in the programs and activities it assists. Federal financial assistance includes grants, loans, or contracts and other arrangements by which Federal benefits are provided. For example, Federal assistance extends to donations of equipment, the sale and lease of Federal property and the permission to use Federal property or personnel.

Office for Civil Rights

In the U. S. Department of Health, Education, and Welfare, Title VI is administered by the Office for Civil Rights,

which is located in the Office of the Secretary. The Director of this Office also serves as the Secretary's Special Assistant for Civil Rights, responsible for overall coordination of HEW's civil rights activities.

In terms of the amount of financial assistance under Federal grant and loan programs, HEW is the major agency affected by Title VI. It administers three of the largest Federal grant programs—public assistance (welfare), aid to education, and public health research and services.

HEW now operates more than 250 types of programs to help people. The Office for Civil Rights has the goal of preventing discrimination in these programs, which range from prenatal care and early childhood development activities to varied assistance and services for older Americans. These programs cannot achieve their objectives unless they are available equally to all citizens.

Also, there may be no discrimination where people receive benefits directly from HEW, like Social Security offices and Public Health Service hospitals and clinics.

Requirements of Recipients

Agencies receiving assistance must submit written assurances that they will comply with the law and the regulations the Department has issued. Included as HEW recipients are those with great importance in our lives—schools, colleges and universities, vocational centers, libraries, educational broadcasting facilities, hospitals, nursing homes and extended care facilities, medical laboratories, day care centers and various State and local agencies.

If a recipient reneges on its commitment of compliance or refuses to make a commitment, Federal assistance may be discontinued. The purpose of civil rights law, however, is to establish equal opportunity, not to withhold Federal

assistance. The Department of Health, Education, and Welfare seeks the cooperation of recipients and helps them to comply voluntarily with the law whenever possible.

Practices of discrimination which are prohibited, when based on race, color, or national origin, include:

- ☐ **applying different standards in determining eligibility for services**
- ☐ **denying services**
- ☐ **locating facilities so as to exclude certain persons**
- ☐ **providing services in a different manner**
- ☐ **segregation in the provision of services**
- ☐ **administering services in ways which impair human dignity**
- ☐ **restricting an individual in the enjoyment of any privilege shared by others**
- ☐ **refusing to grant equal staff privileges in a facility**
- ☐ **failing to account for skills in a language other than English.**

ELEMENTARY AND SECONDARY SCHOOLS

SCHOOL districts and private schools receiving Federal assistance must assure that their programs are free of discrimination. The law forbids segregating pupils or denying them equal educational opportunities on the ground of race, color, or national origin.

The responsibility for eliminating discrimination extends to the way a school system's entire educational programs and activities are organized and carried out.

Local school officials are responsible for:

- eliminating and preventing discrimination in all services, facilities, activities, and programs (including transportation, athletics, and extra-curricular activities)

- eliminating student assignment procedures, school attendance zones, and school feeder patterns which segregate pupils

- locating new schools or renovating existing schools in a way that does not segregate pupils

- hiring and assigning teachers and other professional staff on a nondiscriminatory basis

- developing English language skills without demeaning the language of a pupil's home environment

- eliminating English language proficiency as a criterion in assigning national origin pupils to classes for the mentally retarded or in denying them access to college preparatory courses

- assuring that a grouping system to meet language needs of national origin minority children does not operate as an educational dead-end

- notifying non-English-speaking parents about school activities that are called to the attention of other parents.

School systems also must assure that no minority pupil is denied an opportunity to obtain the education that other pupils get because of:

- overcrowded classes and activities in schools attended by minority children

- less qualified teachers being assigned to such schools

- poorer facilities and instructional equipment and supplies at such schools along with higher pupil-teacher ratios or lower per pupil expenditures

- less adequate student services (guidance and counseling, job placement, vocational training, medical services, remedial work)

- gerrymandered school attendance boundaries designed to perpetuate racial segregation

- inability to speak and understand the English language.

Federal Funds for Eliminating Discrimination in Schools

HEW makes special efforts to help parents, pupils, educational authorities and the community meet problems that may accompany school desegregation.

The Office of Education administers a program of financial and technical assistance for these purposes. The Office for Civil Rights cooperates closely with this program.

Grants are made to local school boards to help them prepare and carry out desegregation plans, to give school personnel special inservice training and to employ specialists in school desegregation problems.

Training institutes are authorized to improve the ability of school personnel to deal with special educational problems. Funds have also been used to establish school desegregation consultative centers at colleges and universities to make available trained professionals to help school districts with problems stemming from desegregation.

COLLEGES AND UNIVERSITIES

COLLEGES and UNIVERSITIES must be in full compliance with Title VI.

The Office for Civil Rights makes visits to colleges and universities looking into such activities as: recruitment and admission practices, scholarships and financial aid, student enrollment, services, and facilities.

State college systems that previously

maintained segregated institutions must take steps to eliminate the racial identity of these institutions. These steps may include a plan of cooperation among colleges and universities involving faculty and student exchanges, joint registration, academic specialization or general sharing of resources.

Indirect services that a college or university offers, such as employment placement and referrals to off-campus housing, must also be available without regard to race, color, or national origin. An institution is required to provide a procedure for investigating any complaints of discrimination filed by students in relation to these services.

HEALTH AND SOCIAL REHABILITATION FACILITIES

HOSPITALS, NURSING HOMES, and other health facilities must operate without discrimination in order to participate in federally assisted programs.

Title VI applies to health facilities and institutions receiving direct Federal assistance such as Medicare. The law also applies to institutions, such as nursing homes and vocational rehabilitation centers, which receive indirect Federal funds through State welfare and vocational rehabilitation programs.

Many changes have been brought about in the Nation's hospitals because of the anti-discrimination provisions in this Federal law. Segregated entrances, waiting rooms, rest rooms and wards have been largely eliminated and patients are no longer assigned to rooms, wards, and floors on the basis of race, color, or national origin. Medical staff and volunteers are also assigned on a nondiscriminatory basis.

Today, almost all hospitals in this country are in compliance with Title VI of the Civil Rights Act of 1964 and eligible to receive Federal assistance.

STATE AGENCIES

THE NONDISCRIMINATION provisions of Title VI apply to State agencies receiving Federal financial aid, such as those concerned with education, health, welfare, vocational rehabilitation, mental health, and aging. Such agencies must submit to the Office for Civil Rights an approved State plan for compliance with Title VI covering operations of the State agency and local agencies under its supervision.

This plan must assure that the services or care purchased from hospitals, nursing homes, physicians' clinics, child care institutions, workshops, and rehabilitation facilities will not discriminate against program beneficiaries because of their race, color, or national origin.

Each State agency is responsible for developing and implementing the procedures in its assurance of compliance. Provision must be made for review of the agency's internal practices as well as those of vendors from which it purchases services. All facilities receiving Federal aid through State agencies must meet Federal standards for nondiscrimination in accordance with Title VI.

In some localities, nursing home care for minority groups has been limited or unavailable. Consequently, the State agency primarily responsible for purchasing nursing home care for public assistance patients is also responsible for seeing that such facilities are available and are operated without regard to race, color, or national origin. This requires the State agency to make certain that patients are referred to nursing homes on a nondiscriminatory basis.

Affirmative steps to overcome the effects of past discrimination are a key to compliance. For example, unless a nursing home's nondiscriminatory policy is well advertised, practices based on custom and tradition are likely to continue. For this reason, a nursing

home is required to make its nondiscriminatory policy known to patients, staff, community and referral sources. Facilities are encouraged to broaden their referral sources so that admission of minority group members becomes more probable. And State agencies are also encouraged to grant licenses only to facilities with nondiscriminatory policies.

National Origin Minority Groups

In communities with large numbers of national origin minority persons, such as Spanish-surnamed Americans, Orientals or American Indians, special measures to deal with language problems must be undertaken. This may require a State agency to make sure that it has personnel with skills to assist members of national origin minorities. It also may be necessary for an agency to provide special information and education programs. And nursing homes and other facilities may have to advertise their services in ways that will reach national origin minorities.

FEDERAL CONTRACTORS

THE OFFICE for Civil Rights has been delegated certain responsibilities from the Department of Labor for enforcing an Executive Order that bans discrimination in employment by Federal contractors and subcontractors and on federally assisted construction projects.

Executive Order 11246 (as amended by Executive Order 11375) applies to discrimination on the basis of religion and sex, in addition to the grounds of race, color, or national origin.

The Department of Health, Education, and Welfare is the compliance agency for all colleges, universities, hospitals, social service facilities, certain nonprofit organizations, as well as State

and local public agencies holding government contracts or subcontracts. Whenever these institutions receive Federal funds for construction, the Executive Order applies to the employment practices of contractors and subcontractors engaged in that construction work. With the Office for Civil Rights, the Social Security Administration is responsible for assuring compliance by insurance companies participating in the Medicare program and those holding contracts with the Civil Service Commission.

Affirmative Action Required

Affirmative action is required of Federal contractors and subcontractors to make sure that persons are treated without regard to race, color, religion, sex or national origin in all conditions of employment. This includes recruitment, promotions, transfers, lay-offs or terminations, rates of pay, and selection for training, including apprenticeship. A contractor's affirmative action plan must include numerical goals and timetables for the employment and upgrading of minorities. Pre-award reviews help in bringing potential contractors into compliance before actual contract awards.

Compliance reviews assess employment policies and practices, including patterns or traditions which may exclude members of minority groups. If deficiencies are found, a contractor is required to take corrective action.

EQUAL OPPORTUNITY WITHIN HEW

THE DEPARTMENT'S own employment practices also must be free of discrimination.

A Presidential order was issued in August 1969 (Executive Order 11478)

banning discrimination in employment by Federal agencies and directing agencies to formulate affirmative programs of equal employment opportunity.

The Department's Equal Employment Opportunity Program is carried out within each of HEW's operating agencies: the Office of Education; the Social Security Administration; the Social and Rehabilitation Service; the National Institutes of Health; the Health Services and Mental Health Administration; and the Food and Drug Administration.

Also, in the selection of sites for HEW facilities and leasing of space, it is the Department's policy to consider the socio-economic conditions of low wage earners and minority employees.

NEGOTIATION AND ENFORCEMENT

IF A SCHOOL, hospital, State agency, or other facility subject to Title VI fails to eliminate discrimination on a voluntary basis, staff members of the Office for Civil Rights will meet with officials to see what can be done to eliminate discriminatory practices.

If efforts to achieve voluntary compliance fail, the Office for Civil Rights can initiate administrative enforcement proceedings to terminate Federal assistance. Or the Office can request the U.S. Department of Justice to take legal action. The law requires that attempts to achieve voluntary compliance must be exhausted before formal enforcement actions are invoked.

The Department has developed procedures to give recipients and complainants every opportunity for a full hearing before an independent Federal examiner. Each side is given an opportunity to present its case. During the

hearing process, a recipient continues to receive Federal money for on-going programs previously approved and funded. However, Federal funds for new programs cannot be approved. After the hearing examiner makes his decision, it may be appealed to a five-member reviewing authority. If the institution is finally ruled out of compliance, the Secretary transmits the decision to the committees of the House and Senate with legislative jurisdiction. The termination of funds takes place 30 days later. Of course, a later appeal through the Federal courts may be made.

Any institution that has its funds terminated may participate once again in Federal programs by eliminating discriminatory practices.

Similar procedures are used under the Executive Order covering Federal contracts. If a hearing supports a finding of noncompliance, existing contracts are terminated and the contractor is barred from future contracts awards.

HANDLING OF COMPLAINTS

ANY PERSON who has a complaint that discrimination because of race, color, or national origin exists in any program aided by HEW should notify the Office for Civil Rights.

Also, this Office should be notified of **employment** discrimination, based on race, color, religion, sex or national origin, by Federal **contractors** and **subcontractors** and on federally assisted construction projects.

A complaint may be filed by letter, by telephone or in person at the Office for Civil Rights in Washington, D.C. or at its regional offices. These offices are located in the U.S. Department of Health, Education, and Welfare regional offices in the following cities: Boston; New York City; Philadelphia; Atlanta;

Chicago; Dallas; Kansas City (Missouri); Denver; San Francisco; and Seattle. The addresses and telephone numbers are listed on the back cover of this pamphlet.

Personnel in some regional offices are bilingual and can give special help to members of national origin minorities.

An investigation of the complaint will be made.

If discrimination is found, the Office for Civil Rights will try to eliminate it through negotiation or persuasion.

If these efforts fail and there is a pattern of discrimination, Federal funds may be cut off or legal remedies provided through court action.

The Office for Civil Rights has succeeded in eliminating many instances of discrimination. A complaint filed with the Office, regardless of its immediate outcome, is important in the total effort to enforce the law.

Requests for additional information regarding the HEW civil rights compliance program may be directed to the Office for Civil Rights in Washington, D. C. or to the Regional Office serving your State.

Region I (Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont):
John F. Kennedy Federal Office Building
Government Center
Boston, Massachusetts 02203
(617) 223-6397

Region II (New Jersey, New York, Puerto Rico, Virgin Islands):
26 Federal Plaza
New York, New York 10007
(212) 264-4633

Region III (Delaware, D.C., Maryland, Pennsylvania, Virginia, West Virginia):
Post Office Box 12900 (401 North Broad Street)
Philadelphia, Pennsylvania 19108
(215) 597-4148

Region IV (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Caroiina, Tennessee):
50 Seventh Street, N.E.
Atlanta, Georgia 30323
(404) 526-3312

Region V (Illinois, Indiana, Minnesota, Michigan, Ohio, Wisconsin):
226 West Jackson Boulevard
Chicago, Illinois 60606
(312) 353-7742

Region VI (Arkansas, Louisiana, New Mexico, Oklahoma, Texas):
1114 Commerce Street
Dallas, Texas 75202
(214) 749-3301

Region VII (Iowa, Kansas, Missouri, Nebraska):
Federal Building
601 East 12th Street
Kansas City, Missouri 64106
(816) 374-3436

Region VIII (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming):
Federal Building
1961 Stout Street
Denver, Colorado 80202
(303) 297-3723

Region IX (Arizona, California, Hawaii, Nevada):
Phelan Building
760 Market Street
San Francisco, California 94102
(415) 556-8586

Region X (Alaska, Idaho, Oregon, Washington):
Arcade Plaza Building
1321 Second Avenue
Seattle, Washington 98101
(206) 583-0473

U.S. DEPARTMENT OF
HEALTH, EDUCATION, AND WELFARE
Office for Civil Rights
Washington, D.C. 20201—(202) 963-5047

THIS AUTHORITY IS OPERATING ON AN "OPEN OCCUPANCY POLICY." EVERY APPLICANT, REGARDLESS OF RACE, COLOR, CREED OR NATIONAL ORIGIN, MAY INDICATE THE PROJECT OR PROJECTS IN WHICH HE PREFERS TO BE HOUSED.

APPLICATIONS MAY BE FILED AT _____
(Specify all locations where applications are taken)

_____

_____

_____

THE FOLLOWING PROJECTS ARE OPERATED BY THIS AUTHORITY AND CONTAIN THE NUMBER OF UNITS INDICATED IN THE VARIOUS BEDROOM SIZES:

NO. OF PROJECT	NAME OF PROJECT	TOTAL UNITS	0-BR	1-BR	2-BR	3-BR	4-BR	5-BR

PHA-3053
October 1965

PUBLIC HOUSING ADMINISTRATION
Housing and Home Finance Agency

Complaint Procedures
Nondiscrimination in Low-Rent Public Housing

(as published in the Federal Register on
January 7, 1965, 30 FR 132-133, 24 CFR 1500.7)

Effective January 3, 1965, Chapter III, Public Housing Administration, is amended by adding a new § 1500.7 *Complaint procedure—nondiscrimination in low-rent public housing*, as follows:

§ 1500.7 Complaint procedure; nondiscrimination in low-rent public housing.

(a) *Introduction.* This section is issued under the authority of title VI of the Civil Rights Act of 1964, P.L. 88-352, 78 Stat. 252, 42 U.S.C. 2000d-1; the regulations of the Housing and Home Finance Agency effectuating title VI of the Civil Rights Act of 1964, 24 CFR, Subtitle A, Part 1, § 1.1 et seq. of this title (herein referred to as "the HHFA regulations"); and section 502(b) of the Housing Act of 1948, 42 U.S.C. section 1404a. Notwithstanding the provisions of § 1500.6, *Complaint procedures—equal opportunity in housing*, the procedure prescribed in the HHFA regulations, as implemented by the Public Housing Administration in this § 1500.7, shall apply with respect to any complaint of discrimination on the ground of race, color or national origin in the low-rent housing program under the United States Housing Act of 1937, as amended, 42 U.S.C. 1401 et seq. The procedure prescribed in § 1500.6 shall apply only to complaints of discrimination on the basis of creed.

(b) *Definitions.* As used in this section:

(1) "Local Authority" means a "public housing agency" as defined in section 2(11) of the United States Housing Act of 1937, 42 U.S.C. 1402(11), which is a "recipient" of or an "applicant" for Federal financial assistance under that Act as defined in section 1.2 of this title (HHFA regulations). With respect to any federally owned or operated low-rent housing project, the housing project manager shall be deemed to be a "Local Authority" for purposes of this section.

(2) "Discrimination" means any action or practice of a local Authority of the kind prohibited by section 601 of the Civil Rights Act of 1964 or by § 1.4 (a) and (b) of this title (HHFA regulations), and, in the case of a project covered by a contract clause for equal opportunity in housing pursuant to section 101 of Executive Order 11063 (see § 1500.6(b)(2)), any action or practice prohibited by such clause relative to race, color, or national origin.

(3) "Project" means a low-rent housing project assisted under the United States Housing Act of 1937, including any low-rent housing project owned or operated by the Federal Government pursuant to said Act.

(4) "Commissioner" means the Public Housing Commissioner.

(c) *Complaints*—(1) *Filing.* Complaints of discrimination on the part of a Local Authority shall be filed with the appropriate Regional Director of the Public Housing Administration. A list of PHA Regional Offices with their addresses and areas of jurisdiction appears as Appendix A to this section. Regional Directors are authorized to extend the time for filing a complaint beyond the period specified in § 1.7(b) of this title (HHFA regulations).

(2) *Content.* A complaint shall be signed by the complainant or his representative and shall, insofar as known to complainant, name the Local Authority and the project involved, state the time, place, and nature of the alleged discrimination, set forth factual information known to the complainant supporting the allegation of discrimination, and state the complainant's interest in or relationship to the alleged discrimination.

(3) *Acknowledgment.* Upon receipt of a complaint, the Regional Director shall promptly and in writing acknowledge its receipt.

(Cont'd)

(4) *Further notice to complainant.* The complainant will be advised in writing when investigation of the complaint indicates discrimination and the matter is resolved by informal means. In all other respects, the procedure prescribed in the HHFA regulations will apply.

(d) *Effective date.* This section shall be effective January 3, 1965.

Approved: December 30, 1964.

MARIE C. MCGUIRE,
Commissioner.

APPENDIX A

LIST OF PHA REGIONAL OFFICES AND AREAS OF JURISDICTION

Regional office	*Areas of jurisdiction*
Atlanta: Room 737, Peachtree Building, Atlanta, Ga., 30323.	Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee.
Chicago: Room 2201, 185 North Wabash Avenue, Chicago, Ill., 60601.	Illinois, Indiana, Iowa, Michigan, Minnesota, Nebraska, North Dakota, Ohio, South Dakota, Wisconsin.
Fort Worth: Room 2072, 300 West Vickery Boulevard, Fort Worth, Tex., 76104.	Arkansas, Colorado, Kansas, Louisiana, Missouri, Oklahoma, New Mexico, Texas.
New York: 346 Broadway, New York, N.Y., 10013.	Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Rhode Island, Vermont.
Philadelphia: Room 1102, Widener Building, Chestnut and Juniper Streets, Philadelphia, Pa., 19107.	Delaware, Maryland, Pennsylvania, West Virginia, Virginia, District of Columbia.
Puerto Rico: Post Office Box 9197, Santurce, Puerto Rico, 00908.	Puerto Rico, Virgin Islands.
San Francisco: 450 Golden Gate Avenue, Box 36027, San Francisco, Calif., 94102.	Alaska, Arizona, California, Guam, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington, Wyoming.

NOTE: Any changes in this listing of PHA Regional Offices or their areas of jurisdiction will be published in the Notices section of the FEDERAL REGISTER under the heading "Housing and Home Finance Agency, Public Housing Administration, Description of Agency and Programs," or may be obtained by writing to the Public Housing Administration, Washington, D.C., 20413, or to any PHA Regional Office, or by inquiring at any Local Authority office.

[F.R. Doc. 65-142; Filed, Jan. 6, 1965; 8:46 a.m.]

IF YOU FEEL THAT YOU HAVE BEEN DISCRIMINATED AGAINST WITH RESPECT TO CIVIL RIGHTS, THIS AUTHORITY REQUESTS THAT YOU PUT THE FULL DETAILS IN WRITING TO:

_____, EXECUTIVE DIRECTOR

HOUSING AUTHORITY OF THE CITY OF _____

_____

_____

AFTER YOUR COMPLAINT HAS BEEN CONSIDERED BY THIS AUTHORITY, IF YOU STILL FEEL YOU HAVE A JUST GRIEVANCE, YOU MAY ALSO WRITE TO:

MR. A. R. HANSON, DIRECTOR
ATLANTA REGIONAL OFFICE
PUBLIC HOUSING ADMINISTRATION
ROOM 737, PEACHTREE-SEVENTH BUILDING
50 7th STREET, N. E.
ATLANTA, GEORGIA 30323

Urban Planning Project

THE EXECUTIVE ORDER ON HOUSING AND CONVENTIONAL FINANCING

Martin E. Sloane*

Limitations of the Executive Order

From the time of its issuance, it has been quite apparent that President Kennedy's Executive Order on Equal Opportunity in Housing [1/] is a limited one. This is true in at least two senses. First of all, the principal thrust of the Order, as set forth in Section 101, relates almost entirely to housing and related facilities provided through Federal aid agreements executed after the Order's effective date of November 20, 1962.[2/] Thus, existing housing that previously received Federal assistance and housing that is still receiving such assistance is unaffected by Section 101 if the assistance agreement was entered into before November 20, 1962. Moreover, housing that has not yet even been built is, in many cases, unaffected by Section 101 for the same reason. This is of particular significance in connection with the urban renewal and public housing

---

* A.B., 1949, New York University; M.A., 1950, University of Michigan; LL.B, 1958, Columbia University. Attorney, Office of General Counsel, Housing and Home Finance Agency. Former Chief, Housing Section, United States Commission on Civil Rights.

This paper is a revision of an article which Professor Monroe H. Freedman and I wrote for the Howard Law Journal shortly after Executive Order 11063 was issued. See Sloane and Freedman, The Executive Order on Housing: The Constitutional Basis for What It Fails to Do, 9 How. L.J. 1 (1963). The views expressed in this paper are, of course, those of the author and do not purport to express the position of the Housing and Home Finance Agency.

programs because of the long time lag between execution of the agreement for Federal financial assistance and the ultimate construction and occupancy of the housing so aided.[3] The critical cut-off date for purposes of Section 101 of the Executive Order, it must be remembered, is the date on which the financial assistance is agreed to be made, not the date on which the housing is constructed or occupied, nor even the date on which money changes hands.

Housing provided under pre-Executive Order Federal aid agreements is covered by Section 102 of the Order, known popularly as the "good offices" section.[4] Experience after two years under the Executive Order indicates that the use of "good offices" alone is inadequate to secure compliance.[5]

To some extent, of course, the problems of enforcement under Section 102 are transitory. The principal lack of success has occurred in connection with FHA-aided single-family housing. Here, however, the time lag between the Federal aid agreement (FHA commitment) and the construction and occupancy of the housing is the shortest,[6] and, in fact, all FHA-aided single-family housing now being sold by builders and developers, or to be sold in the future, is covered by Section 101 and is, therefore, subject to the mandatory requirement of nondiscrimination. In this program, at least, Section 102 is a dead letter.[7]

In addition, Title VI of the Civil Rights Act of 1964[8] has virtually eliminated the 102 problems in connection with the urban renewal and public housing programs. Pursuant to the HHFA regulations effectuating Title VI,[9] and the URA requirements implementing that regulation,[10] all urban renewal projects that had not yet reached the land disposition stage[11] by

January 4, 1965 are subject to the nondiscrimination requirements of Title VI, regardless of the date on which the loan and grant contract was executed. In view of the fact that the time lag between execution of the loan and grant contract and disposition of the project land is often five years or more, and that the urban renewal program has only begun to have a significant impact in terms of project completion, it can be seen that Title VI has the effect of subjecting the great bulk of urban renewal activity to the requirement of nondiscrimination.[11a]

In public housing, all low-rent projects still receiving annual constributions from the Public Housing Administration on January 4, 1965 are subject to the requirements of Title VI, regardless of the date on which the annual contributions contract was executed.[12] This means that virtually every public housing project authorized since 1937, when the program was initiated, is subject to the mandatory requirements of Title VI. Here too, then, Section 102 is a dead letter.

The principal programs for which Section 102 is still a live issue are the FHA multi-family programs, in that all FHA programs are exempt from coverage under Title VI.[12a] In the single-family program, it will be recalled, the problems of Section 102 are at an end in that all homes coming on the market through builders aided by FHA are now subject to Section 101. In the multi-family programs, on the other hand, landlords managing apartment houses built with the aid of pre-Executive Order FHA commitments are under no FHA requirement of nondiscrimination. Here, it is quite apparent that some means more forceful than the use of "good offices" will have to be used to open up the hundreds of thousands of pre-Executive Order FHA-aided multi-family units on the market.[13]

The second shortcoming of the Executive Order relates to the limited kinds of Federal assistance made subject to its provisions. While the Order is addressed to generally "all departments and agencies in the executive branch of the Federal Government," its command of nondiscrimination affects only a fraction of the home financing in which Federal agencies play a part. The major inadequacy is that mortgage lending institutions are affected only to the extent that they engage in FHA and VA loans.[14] Housing provided through conventional financing by Federally supervised mortgage lenders is excluded from coverage entirely. The institutions omitted are commercial banks, mutual savings banks, and savings and loan associations. As of the end of 1963 they commanded, in the aggregate, resources of $470 billion.[15] They also represent the major source of conventional mortgages, and it is, in fact, through them that most of the Nation's home financing is done.

For example, in 1963, the dollar amount of home loans made was $36.9 billion.[16] Of this amount, only $8.6 billion (23 percent) were loans insured by FHA or guaranteed by VA.[17] Of the remaining $28.3 billion--representing conventional lonas -- $22.1 billion were loans made by commercial and mutual savings banks and savings and loan associations.[18] Moreover, the combination of Government-underwitten loans and conventional loans made by the above institutions totalled $30.7 billion--83 percent of all home loans made in 1963. Almost all of these institutions receive substantial Federal benefit and are subject to close Federal regulation and supervision by one or more Federal agencies. Thus, if the Executive Order had covered conventional financing by Federally-supervised mortgage lenders as well as FHA and VA loans, 83 percent of the home mortgage market would have been subject to the

13,079
18,876
31,955

28.9
36.5
65.4

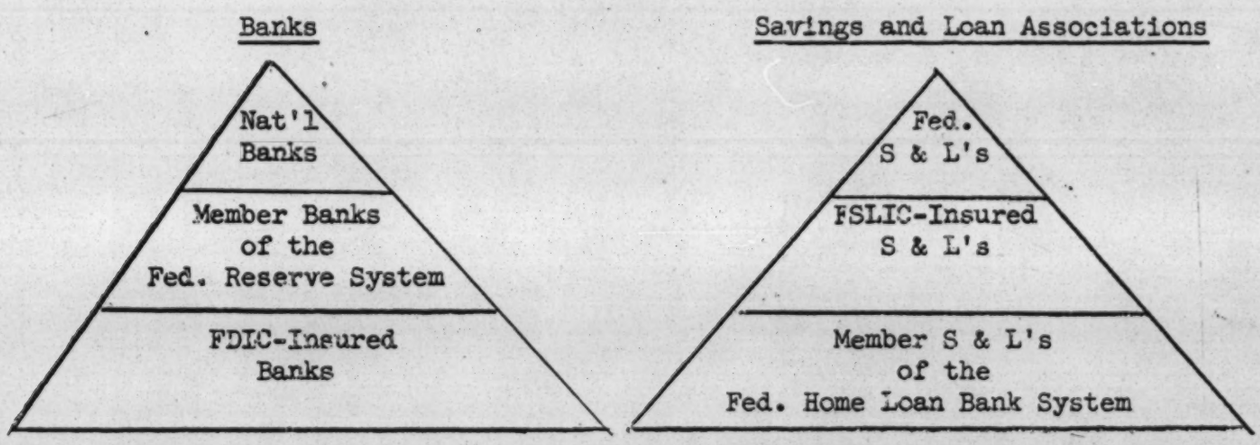
8,134
2,846
10,980

requirement of nondiscrimination in 1963. Instead, under the Order as it now exists, only 23 percent of this market was so affected in that year.

It is the purpose of this paper to determine the validity of an amendment to the Executive Order requiring nondiscrimination with respect to housing provided through conventional financing by Federally supervised lending institutions.

The Nature and Scope of Federal Supervision

Just as the banks and savings and loan associations are separate in nature and organization,[19] so their supervision and regulation are conducted separately. The supervisory pattern in each case can be likened to a three-block pyramid.



With respect to banks, the upper block represents national banks, chartered and supervised by the Comptroller of the Currency.[20] The middle block represents member banks of the Federal Reserve System, supervised by the Board of Governors of the Federal Reserve System. These are the 4,615 national banks, which are required by law to be Federal Reserve members,[21] and 1,497 of the 8,944 State-chartered banks, which have voluntarily joined.[22]

The broad base of the pyramid represents banks whose deposits are insured by the Federal Deposit Insurance Corporation (FDIC). These consist of all 6,112 member banks of the Federal Reserve System (both national and State-chartered), which are required by law to be FDIC-insured, [23] plus 7,173 State-chartered non-Federal reserve member commercial banks and 330 mutual savings banks, which have voluntarily applied for and been granted the benefits of FDIC deposit insurance.[24]

In all, 98 percent of the nation's commercial banks are FDIC-insured. They hold 99 percent ($310.7 billion) of all commercial bank resources. In addition, of the 509 mutual savings banks in the country, 330 are FDIC-insured. They hold 87 percent ($43 billion) of all mutual savings banks resources.[25]

Federal supervision over the banking community is thus carried on by three agencies -- Comptroller of the Currency: national banks; Board of Governors of the Federal Reserve System: State-chartered member banks; FDIC: State-chartered non-member insured commercial and mutual savings banks. FDIC, however, has jurisdiction over institutions in the first two categories (national banks and State-chartered member banks) as well as those in the third (State-chartered non-member insured banks).[26] In fact, if FDIC should terminate the insurance of a bank that is also a member of the Federal Reserve System, the Board of Governors is required, in turn, to terminate that institutions's membership in the Federal Reserve.[27] If the institution is also a national bank, the Comptroller of the Currency is required to appoint a receiver.[28] The crucial agency, therefore, for purposes of amending

the Executive Order so as to cover banks, is FDIC, for it includes within its jurisdiction all banks that are supervised by the other two banking agencies.

With respect to savings and loan associations, the upper block represents Federal savings and loan associations, chartered and supervised by the Federal Home Loan Bank Board (FHLBB).[29/] The middle block represents savings and loan associations whose accounts are insured by the Federal Savings and Loan Insurance Corporation (FSLIC), which is operated under the direction of the Federal Home Loan Bank Board.[30/] These consist of all 1,968 Federal savings and loan associations, which are required by law to be FSLIC-insured,[31/] and 2,451 of the 4,357 State-chartered savings and loan associations, which have voluntarily applied for and been granted the benefits of FSLIC insurance of accounts.

The broad base of the savings and loan pyramid represents associations that are members of the Federal Home Loan Bank System (FHLBS). These consist of all 4,419 FSLIC-insured associations (Federal savings and loan associations are required by law to be members of the FHLBS;[32/] State-chartered FSLIC-insured associations are not required to be FHLBS members, but all are nontheless members) plus 541 non-insured associations. In all, 70 percent of the nation's savings and loan associations are FHLBS members. They hold 98 percent ($105.6 billion) of all savings and loan resources.

Unlike Federal supervision of the banking community, there is a concentration of Federal authority over savings and loan associations. The three functions carried out by three separate banking agencies is carried out by a single agency -- the FHLBB -- with respect to savings and loan

associations. Also unlike the supervisory pattern in the banking community, the broadest category of savings and loan associations subject to Federal supervision consists not of insured associations, but of members of the Federal Home Loan Bank System (analagous to the Federal Reserve System). Another distinction is that State-chartered, FSLIC-insured associations are not required to be members of the FHLBS. Nonetheless, all FSLIC-insured associations are, in fact, FHLBS members.

Thus, the two crucial categories of lending institutions for purposes of amending the Executive Order so as to obtain full coverage are FDIC-insured banks and FHLBS-member associations.[33/]

The Issue to be Resolved

The basic issue to be resolved in determining the validity of an amended Executive Order is whether the FDIC and the FHLBB can be said to have exceeded their powers by complying with a Presidential directive to prevent discrimination with respect to conventional financing by FDIC and FHLBB-aided institutions.[34/] Even assuming, however, that these two agencies have sufficient authority to require nondiscrimination in the mortgage lending practices of the institutions they supervise, the further question arises concerning their authority to affect the practices of builders who borrow from these institutions. For maximum effectiveness, an amended Executive Order must reach not only the lending practices of Federally supervised lending institutions, but also the sales and rental policies of the builders and

developers with whom these institutions deal. This paper will consider, first, the overall question of the authority of the FDIC and FHLBB to comply with a Presidential directive concerning nondiscrimination in conventional financing, and secondly, the question of their authority to reach the practices of builders and developers who borrow from the institutions they supervise.

The Basis of Authority

It is well established that when Federal benefits are granted, the administering agency may impose reasonable conditions upon the granting or continuation of such benefits, provided that these conditions are consistent with national policy, that they are consistent with the purpose of the program, and that the agency possesses sufficient discretionary authority to impose such conditions.[35]

National Policy

There is a clear national public policy against housing discrimination and in favor of equal housing opportunity. Housing discrimination has been held by the Supreme Court to be "contrary to the public policy of the United States" -- a public policy of such forces that in one case -- Hurd v. Hodge[36] -- the Court prohibited lower Federal courts from enforcing private housing discrimination agreements on the ground, inter alia, that such enforcement "would be violative of that policy".[37]

In addition, in a statute first enacted almost 100 years ago, Congress has provided:

> All citizens of the United States shall have the same right in every State and Territory as is enjoyed by white citizens thereof to inherit, purchase, lease, sell, hold, and convey real . . . property. 38/

Congress has also established (in 1949) as a national housing objective: "A decent home and a suitable living environment for every American family." 39/

Congress has further provided in the same statute:

> The Housing and Home Finance Agency and its constitutent agencies, and any other departments or agencies of the Federal Government having powers, functions, or duties with respect to housing, shall exercise their powers, functions, and duties under this or any other law, consistently with the national housing policy declared by this Act and in such manner as will facilitate sustained progress in attaining the national housing objective hereby established. . . . 40/

This command of Congress, particularly when read in conjunction with its century-old declaration guaranteeing equality in property rights, would appear to authorize, if not require by implication, that appropriate measures be taken to assure equal access to the benefits of all Federal programs relating to housing, "for all Americans." The national housing objective can hardly be achieved in any other way. As President Kennedy observed shortly before issuing the Executive Order:

> It is clear now, as it was then [in 1949], that this objective cannot be fulfilled as long as some Americans are denied equal access to the housing market because of their race or religion. 41/

It is to be noted that in establishing the national housing objective, Congress did not limit responsibility for its effectuation to the housing agencies alone, but extended responsibility to "any other departments or agencies of the Federal Government having powers, functions, or duties with respect to housing."

The agencies concerned with the supervision of home finance institutions would clearly be within the scope of this congressional directive, for an essential prerequisite to achieving the national housing objective is the availability of mortgage credit. Another prerequisite to achieving this objective "for all Americans" is that there be equal access to mortgage credit. Yet, as the United States Commission on Civil Rights has found:

> The financial community in which ....[Federal] agencies play so large and so vital a role is a major factor in the denial of equal housing opportunity to minority groups. 42/

Title VI of the Civil Rights Act of 1964 43/ is also relevant to this discussion of national policy. Section 601 provides:

> No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance. 44/

This language is all-inclusive in its scope. Section 602, wherein Federal departments and agencies are directed to effectuate the provisions of Section 601, expressly excludes "a contract of insurance or guaranty." The United

Attorney General, in explaining the meaning of this exclusion, stated:

> Section 602 would not apply to any contracts of insurance or guaranty. Among the kinds of insurance or guaranty which are excluded from Section 602 by the quoted language are insurance of bank deposits by the Federal Deposit Insurance Corporation and the Federal Savings and Loan Insurance Corporation. 45/

The significance of this exclusion for our purposes is that Section 601, which contains no such exclusionary language, applies with undiluted force to FDIC and FLSIC insurance. Moreover, Section 605 makes it clear that Congress, in providing for the exclusion of contracts of insurance or guaranty in Section 602, had no intention of interfering with any existing executive authority. 46/ The fact that Title VI does not add to the existing authority of the FDIC or the FHLBB is of little moment. As demonstrated below, these two agencies already possess abundant authority, sufficient for any purpose consistent with national policy. Whatever else Section 601 may represent in terms of the force of law, it is at the least an expression of Congressional policy and national purpose.

In light of the above declarations of law and policy relating to equal housing opportunity, uttered by both the judicial and legislative branches of government, it is clear that action by the FDIC and the FHLBB to assure nondiscriminatory access to home financing by the institutions they benefit and supervise would be consistent with our national policy.

The remaining questions are:

1. Would such action be consistent with the purpose for which the FDIC and FHLBB were created?

2. Do the FDIC and FHLBB possess sufficient discretionary authority to take such action?

FEDERAL DEPOSIT INSURANCE CORPORATION

The system of Federal Deposit Insurance provides security for depositors in commercial and mutual savings banks. This is the literal function of the System, but is is clear that Congress had another, and perhaps, more basic purpose in creating Federal Deposit Insurance. That purpose was to preserve and stimulate the free flow of credit so as to serve the credit needs of communities throughout the country. 47/ Rep. Steagall, the guiding spirit of the FDIC legislation, explained the purpose of the legislation in this way:

> This bill will preserve independent, dual banking in the United States to supply community credit, community service, and for the upbuilding of community life. That is what this bill is intended to do. That is the purpose of this bill; that is what the measure will accomplish. 48/

In view of this emphasis on community credit, of which housing credit is such an important aspect, and in view of the important role that commercial and mutual savings banks play in supplying such credit, 49/ it would appear beyond question that the adoption by FDIC of measures to assure nondiscriminatory access to housing credit would be consistent with this purpose of FDIC. In fact, it might well be argued that to the extent that

people are denied equal access to such credit on the arbitrary grounds of race, color, creed, or national origin, this purpose is thereby frustrated.

As to the discretionary authority delegated by Congress to the FDIC, there appears to be little question that it is of sufficient breadth for this purpose. For example, Section 6 of the Federal Deposit Insurance Act [50] sets forth as a statutory criterion which the FDIC Board must consider in determining whether to accept an applicant bank for insurance, "the convenience and needs of the community to be served by the bank." As the Civil Rights Commission commented regarding this statutory factor:

> Where the FDIC dispenses its benefits, the banking "needs" (if not the "convenience") of the entire community, including minority groups, would seem to be entitled to consideration. [51]

It is to be noted in this connection that there is no express statutory requirement that FDIC must consider the "convenience and needs" factor once the deposit insurance has been granted. The governing statute, however, authorizes the FDIC Board to exercise "all powers specifically granted . . . and such incidental powers as shall be necessary to carry out the powers so granted." [52] The FDIC Board is further empowered to "prescribe . . . such rules and regulations as it may deem necessary to carry out the provisions of this act." [53] In addition, FDIC is authorized to terminate its insurance of any bank for violation of FDIC regulations. [54] It is difficult to argue, in the face of these broad grants of discretionary and

regulatory authority, that FDIC is powerless to assure that banks receiving the benefits of its insurance will serve the "convenience and needs" of the community while such insurance is in effect. Thus, FDIC appears to have ample discretionary and regulatory authority to take action pursuant to a directive from the President to assure equal access to mortgage credit from FDIC-insured banks for all qualified persons in the community, regardless of their race, religion, or national origin.

FEDERAL HOME LOAN BANK BOARD

In the area of Federal supervision over savings and loan associations, the power to adopt such measures appears, if anything, more manifest. The legislative history regarding the creation of both the Federal Home Loan Bank System and the Federal Savings and Loan Insurance Corporation clearly demonstrates that a major purpose of both is to facilitate home mortgage credit so as to serve the Nation's home buyers. 55/ Again, the FHLBB has ample discretionary and regulatory authority to assure that this purpose is carried out -- that institutions receiving the benefits of membership in the Federal Home Loan Bank System or of FSLIC insurance will not deny home loans on the arbitrary ground of race, religion, or national origin. The Federal Home Loan Bank Act states:

> No institution shall be eligible to become a member of, or a non-member borrower of, a Federal home loan bank, if, in the judgment of the [Federal Home Loan Bank] Board, . . . the character of its management or its home-financing policy is inconsistent with sound and economical home financing or with the purposes of this act. 56/

The Act further states:

> The [Federal Home Loan Bank] board . . . shall have power to adopt, amend, and require the observance of such rules, regulations, and orders as shall be necessary from time to time for carrying out the purposes of the provisions of this act. 57/

Finally, the Act provides:

> . . . the [Federal Home Loan Bank] Board may, after hearing, remove any member from membership . . . if, in the opinion of the board, such member . . . (i) has failed to comply with any provision of this Act, or regulation of the board made pursuant thereto; . . . or (iii) has a management or home-financing policy of a character inconsistent with sound and economical home financing or with the purposes of this Act. 58/

With respect of the FSLIC, which was created as part of the National Housing Act, 59/ the Act provides:

> [The FSLIC] shall be under the direction of the Federal Home Loan Bank Board and operated by it under such by-laws, rules and regulations as it may prescribe for carrying out the purposes of this title. 60/

Further, the Act authorizes the termination of FSLIC insurance if the FHLBB finds that the institution in question "has violated its duty . . . or negligently permitted any of its officers or agents to violate any provision of any law or regulation to which the insured institution is subject." 61/

Thus, both the FDIC and the FHLBB possess broad authority to regulate the institutions they supervise -- authority of sufficient breadth, it is submitted, to comply with a Presidential directive to assure nondiscriminatory access to home financing by these institutions.

Scope of Proposed Amended Order

If the FDIC and the FHLBB possess sufficient authority to require nondiscrimination in the lending practices of the institutions they benefit and supervise, the question remains whether these agencies may validly adopt measures to assure that when these lending institutions supply funds to builders or developers, the housing provided with such funds will be available on a nondiscriminatory basis.

On one hand, it may be argued that while the FDIC and the FHLBB may validly control the policies and practices of the lending institutions they supervise, it is beyond the scope of their authority to control the policies and practices of those who borrow from these Federally-supervised mortgage lenders. This argument would further contend that since such borrowers are not subject to the supervision of the FDIC or the FHLBB, neither of these agencies may prohibit them from discriminating if they so choose.

Such an argument, however, reduces itself to a matter of administrative technique, rather than one of substantive legal authority. To be sure, neither the FDIC nor the FHLBB is empowered to issue regulations addressed to parties other than the institutions they supervise. By the same token, however, it cannot be doubted that they are empowered to regulate the lending practices of these institutions, including such matters as the manner in which loan activities are carried on and the terms and conditions of particular loans.[62] These regulatory measures necessarily affect the activities of borrowers, but they do so only through regulation of the institutions from which the funds are

borrowed. The interest of the Federal agencies lies in the fact that the institutions under their supervision are the source of the funds. To complain that these measures ultimately affect the activities of those who wish to borrow the funds misses the point. Virtually every exercise of supervisory control over lending practices necessarily affects the activities of borrowers or potential borrowers. Very often, that is the principal purpose of the measure. The question is not who is ultimately affected by the measure, but whether the measure is consistent with the relationship between the supervisory agency and the institutions supervised, in terms of statutory authority and national policy. Thus the validity of the measure is determined by examining its purpose and effect, not by identifying the parties ultimately affected.

In the area of housing, the fact that the builder may ultimately be prohibited from discriminating with respect to the housing provided with funds borrowed from a Federally supervised mortgage lender does not render invalid the requirement imposed on the lender, so long as the imposition of such a requirement on the lender is consistent with national policy and within the purpose and scope of the authority of the FDIC and the FHLBB.

The basic justification for amending the Executive Order to cover Federally supervised mortgage lenders is that they constitute the major source of credit necessary for the provision of housing. As noted earlier,

a principal purpose in the creation of the FDIC and the FHLBB was to facilitate, on one hand, community credit in general, and on the other, housing credit in particular. Morever, this purpose must be read in conjunction with the national policy of furthering equal housing opportunity and the national housing objective of "a decent home and a suitable living environment for every American family." Congress has further directed that all Federal departments and agencies having powers, functions, or duties with respect to housing, shall exercise them "in such manner as will facilitate sustained progress in attaining the national housing objective hereby established."

To the extent that mortgage funds from these institutions are used by builders to provide housing available only on a discriminatory basis, the fulfillment of these related purposes is necessarily frustrated. In order for these purposes to be fulfilled, it must be assured that the housing credit offered by these institutions results in housing available without regard to the arbitrary factors of race, color, creed, or national origin. To the extent that action by the FDIC and the FHLBB furthers this end, such action would be in accord with national policy. In view of the purpose for which these agencies were created and the broad regulatory power conferred on them by statute, such action would also be within the specific purpose and scope of their authority.

Summary

The legal basis for amending Executive Order 11063 to include housing provided through conventional financing by Federally supervised mortgage lenders can be summarized as follows:

1. Both Congress and the Supreme Court have enunciated a clear policy in favor of equal housing opportunity.
2. This policy cannot be realized unless there is equal access to home finance.
3. Federally supervised lending institutions are the Nation's major source of funds used to provide housing.
4. The relevant Federal agencies that supervise these institutions (FDIC and FHLBB) and the programs they administer were created with a principal purpose of facilitating community credit, of which housing credit is a major aspect. In the case of the FDIC, the system which it governs was created with a prime purpose of serving community credit needs in general. In the case of the FHLBB, the system which it governs was created with a prime purpose of serving housing credit needs in particular. Thus, a directive from the President to these agencies to assure nondiscrimination in housing provided

through funds borrowed from the lending institutions they benefit and supervise would further the overall national policy of equal housing opportunity and the purposes of the programs they administer.

5. Both the FDIC and the FHLBB possess ample regulatory and discretionary authority to put such measures into effect so as to further this national policy.

6. The fact that these measures would affect not only the practices of the lending institutions but ultimately the practices of builders who borrow from these institutions does not invalidate the measures in that they would be imposed on the lending institutions as requirements in their home financing activities. As such, these measures would be within the regulatory authority of the Federal agencies and would serve to further national policy.

FOOTNOTES

1/ Exec. Order No. 11063, 27 Fed. Reg. 11527 (1962).

2/ Section 101 directs that "all action necessary and appropriate" be taken to prevent discrimination with respect to housing and related facilities that are "owned or operated by the Federal Government" (Section 101(a)(i)) or are assisted by the Federal Government in any of the following ways:

> (ii) provided in whole or in part with the aid of loans, advances, grants, or contributions hereafter agreed to be made by the Federal Government, or (iii) provided in whole or in part by loans hereafter insured, guaranteed, or otherwise secured by the credit of the Federal Government, or (iv) provided by the development or the redevelopment of real property purchased, leased, or otherwise obtained from a State or local public agency receiving Federal financial assistance for slum clearance or urban renewal with respect to such real property under a loan or grant contract hereafter entered into . . . ." (Emphasis added.)

3/ For example, in the urban renewal program the lapse of time between the execution of the loan and grant contract and the ultimate completion of the project may be as long as eight years, or more.

4/ Section 102 directs federal department and agencies "to use their good offices and to take other appropriate action permitted by law, including the institution of appropriate litigation, if required, to promote the abandonment of discriminatory practices with respect to residential property and related facilities heretofore provided with Federal financial assistance...." (Emphasis added.)

5/ For a discussion of the comparative ineffectiveness of the use of "good" offices", and the legal basis for more forceful action under Section 102, see Sloane, One Year's Experience: Current and Potential Impact of the Housing Order, 32 Geo. Wash L. Rev. 457 (1964).

6/ FHA commitments in this program expire after one year and none have been renewed without a nondiscrimination agreement.

7/ Once a house is sold to an owner-occupant, it is exempt from coverage under FHA regulations. See 24 CFR §200.315(b) (Supp. 1963).

8/ P.L. 88-352, 78 Stat. 241 (1964).

9/ 29 Fed. Reg. 16280 (1964).

10/ See Local Public Agency Letter No. 318, from Urban Renewal Commissioner William L. Slayton, December 28, 1964.

11/ In the urban renewal program land is typically acquired by a local public agency, cleared, and then disposed of to private redevelopers for a fair market price.

11a/ For example, by the end of 1962, only 86 projects had been completed, while over 1,000 projects, which had already been approved, were in various stages of planning and execution. 16 HHFA Annual Report 358 (1962). In addition, it has become apparent that discrimination by private developers under the urban renewal program violates the 14th Amendment to the United States Constitution. See Smith v. Holiday Inns of America, Inc., 336 F.2d 630 (6th Cir. 1964).

12/ See Circular from Public Housing Commissioner Marie C. McGuire to the Central Office Division and Branch Heads, Regional Directors, local authorities, and managers, dated December 30, 1964.

12a/ Section 602, Civil Rights Act of 1964, P.L. 88-352, 78 Stat. 252.

13/ For a discussion of the legal basis for action more forceful than "good offices" in this regard, see Sloane, supra note 5.

14/ Section 101(b) of the Executive Order directs that action be taken to prevent discrimination:

> in the lending practices with respect to residential property and related facilities (including land to be developed for residential use) of lending institutions insofar as such practices relate to loans hereafter insured or guaranteed by the Federal Government.

15/ Commercial banks held $312.8 billion; mutual savings banks held $49.6 billion; and savings and loan associations held $107.4 billion. See 1964 Fed. Res. Bull. 1554; Federal Home Loan Bank Board, Savings and Home Financing Source Book 8 (1964).

16/ This figure represents non-farm mortgage recordings of $20,000 or less. See Fed. Res. Bull., supra note 15 at 1580.

17/ HHFA, Housing Statistics 28, December 1964.

18/ See Fed. Res. Bull, supra note 15 at 1580.

19/ For example, as the Civil Rights Commission has noted, savings and loan associations, unlike banks, "accept no deposits, pay no interest, and possess no independent capital structure. Their entire capital... consists of funds from individuals in the form of 'share accounts.'

'Share owners' receive dividends on their shares, not interest on deposits, and constitute, in effect, the associations' stockholders, not depositors." 1961 U.S. Comm'n on Civil Rights Rep., Housing 32, hereinafter cited as 1961 Comm'n Report.

20/ As of the end of 1963, national banks constitute only 34 percent of the Nation's 13,570 commercial banks, but they held more than 54 percent of all commercial bank resources ($170.2 billion of a total of $312.8 billion). See Fed. Res. Bull. supra note 15, at 1554, 1556.

21/ Fed. Res. Act §2, 38 Stat. 251 (1913), 12 USC 282 (1958).

22/ Member banks, while constituting 45 percent of the total number of commercial banks as of the end of 1961, held 84 percent ($261.4 billion) of the total resources. See Fed. Res. Bull. supra note 15, at 1554.

23/ Federal Deposit Insurance Act §4(b), 64 Stat. 875 (1950), 12 USC 1814(b) (1958).

24/ Figures are as of the end of 1963. See Fed. Res. Bull. supra note 15, at 1556.

25/ Ibid.

26/ This is because all national banks and state-chartered member banks are required by law to have their deposits insured by FDIC.

27/ 64 Stat. 880 (1950), 12 USC 1818(b) (1958).

28/ Ibid.

29/ As of the end of 1963, they constituted only 31 percent of the Nation's 6,325 savings and loan associations, but they held 53 percent of all savings and loan resources ($56.4 billion of a total of $107.4 billion). See Savings and Home Financing Source Book, supra note 15, at 8.

30/ 48 Stat. 1256 (1934), 12 USC 1725(a) (1958).

31/ 48 Stat. 1257 (1934), 12 USC 1726(a) (1958).

32/ 48 Stat. 133 (1933), 12 USC 1464(f) (1958).

33/ These two categories include all Federally supervised lending institutions. With respect to savings and loan associations, however, it should be remembered that although all FSLIC-insured associations are, in fact, FHLBS members, they are not required to be. Therefore, in terms of broadening the Executive Order to cover all Federally supervised savings and loan associations, legal authority must theoretically be found regarding FHLBS-member associations and FSLIC-insured associations.

34/ With respect to the President's power to direct the FDIC and FHLBB to impose a nondiscrimination requirement (in the unlikely event that either agency should refuse to comply with a Presidential request to take such action), both agencies are within the executive branch of government and are necessarily subject to the authority of the President, in whom the Constitution vests "the executive Power." (U.S. Const. Art. II, §1). Regarding the FHLBB, the act expressly provides: "The Home Loan Bank Board . . . shall be an independent agency (including the Federal Savings and Loan Insurance Corporation) in the executive branch of the Government." 69 Stat. 640-641 (1955), 12 USC 1437. (Emphasis added.) The FDIC Act is silent concerning the Corporation's status. In view of the function of FDIC, however, -- administering the law concerning the insurance of

deposits -- it seems apparent that it, too, is a part of the executive branch. See Myers v. United States, 272 U.S. 52 (1926). Furthermore, the FDIC does not grant licenses, nor is it involved in adjudication. There is, in short, no reason for ascribing to FDIC a status that is independent of the executive branch. Compare Humphrey's Ex'r v. United States, 295 U.S. 602, 628 (1935); Wiener v. United States, 357 U.S. 349 (1957). In Morgan v. TVA, 115 F.2d 990, 994 (6th Cir. 1940), the Court, in deciding that the TVA is a part of the executive branch, said:

> Whatever their character, [TVA's quasi-legislative and quasi-judicial functions] they are but incidental to the carrying out of a great administrative project. The Board does not sit in judgment upon private citizens and the government, and there is no judicial review of its decisions, except as it may sue or be sued as may other corporations. It is not to be aligned with the Federal Trade Commission, the Interstate Commerce Commission, or other administrative bodies mainly exercising clearly quasi-legislative or quasi-judicial functions -- it is predominantly an arm of the executive department.

35/ See, e.g., Oklahoma v. Civil Service Comm'n, 330 U.S. 127, 143 (1947); Steward Machine Co. v. Davis, 301 U.S. 548, 598 (1937); State of Indiana v. Ewing, 99 Fed. Supp 734, 735 (D.D.C. 1951), vacated as moot, 195 F.2d 556 (D.C. Cir. 1952).

36/ 334 U.S. 24 (1948).

37/ Id. at 34.

38/ Act of April 9, 1866, Ch. 31, §1, 14 Stat. 27, re-enacted in §18 of the Act of May 31, 1878, 42 USC 1982 (1958).

39/ 63 Stat. 413 (1949), 42 USC 1441 (1958).

40/ Ibid. (Emphasis added.)

41/ Hearing held in Washington, D.C. before the U.S. Commission on Civil Rights 12 (1962).

42/ 1961 Comm'n Report 51.

43/ P.L. 88-352, 78 Stat. 241 (1964).

44/ 78 Stat. 252.

45/ 110 Cong. Rec. 9763 (1964).

46/ Section 605 provides: "Nothing in this Title shall add to or detract from any existing authority with respect to any program or activity under which Federal financial assistance is extended by way of a contract or insurance or guaranty." P.L. 88-352, 78 Stat. 253.

47/ See H.R. Rep. No. 150, 73 Cong., 1st Sess. 6 (1933); 77 Cong. Rec. 3840 (1933). See also Golembe, The Deposit Insurance Legislation of 1933: An Examination of its Antecedents and Purposes, 75 Poli. Sci. Q. 181 (1960).

48/ 77 Cong. Rec. 4033 (1933).

49/ In 1963, of the $36.9 billion in home loans made, $8.4 billion (23 percent) were made by such institutions.

50/ 64 Stat. 876 (1950), 12 USC 1814(b) (1958).

51/ 1961 Comm'n Report 50.

52/ 64 Stat. 881 (1950), 12 USC 1819 (1958).

53/ 64 Stat. 882 (1950), 12 USC 1819 (1958).

54/ 64 Stat. 879 (1950), 12 USC 1818(a) (1958).

55/ Regarding the creation of the Federal Home Loan Bank system, the House Report stated as a principal reason, "Our national credit structure needs... these home loan banking units to serve the small saver and the home buyer in the cities and small towns." House Comm. on Banking and Currency, H.R. Rep. No. 1418,72d Cong., 2d Sess. 8 (1932). See also Senate Comm. on Banking and Currency, S. Rep. No. 837, 72d Cong., 2d Sess. (1932). Regarding the purpose in creating the Federal Savings and Loan Insurance Corporation, the House Report states that among the principal purposes are: "to improve conditions with respect to home mortgage financing . . . to eliminate the necessity for costly second-mortgage financing, to promote thrift and protect savings . . ." House Comm. on Banking and Currency, H.R. Rep. No. 1922, 73d Cong., 2d Sess. 1 (1934).

56/ 47 Stat. 726 (1932), 12 USC 1424(a) (1958).

57/ 47 Stat. 737 (1932), 12 USC 1437(a) (1958).

58/ 69 Stat. 640 (1955), 12 USC 1426 (i) (1958).

59/ 48 Stat. 1246, 1256-57 (1934), 12 USC 1701, 1725(a) (1958).

60/ 48 Stat. 1256 (1934), 12 USC 1725(a) (1958).

61/ 68 Stat. 633-634 (1954), 12 USC 1730 (1958).

62/ See 12 CFR §563.9 for examples of requirements in this regard imposed upon FSLIC-insured institutions. See also Federal Deposit Insurance Corporation, Manual of Examination Policies, Section I, for instructions to FDIC examiners regarding examinations into loan policies and particular types of loans. It is to be noted that banks whose loan policies are subjected to criticism and which fail to correct the deficiencies, are subject to termination of insurance by FDIC. See Federal Deposit Insurance Corporation, Manual of Examination Policies, Section V.

Form Approved
Bureau Budget No. 63-R1226

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

HOUSING DISCRIMINATION COMPLAINT

FOR HUD USE ONLY

Number _____

Date _____

Filing Date _____

STATE OR LOCAL

FEDERAL COVERAGE

PRIOR ACTION

PRELIMINARY DETERMINATION

INSTRUCTIONS: Read this form and the instructions on reverse carefully before completing. All questions should be answered. However, if you do not know the answer or if a question is not applicable, leave the question unanswered and fill out as much of the form as you can. Your complaint should be signed and dated and, if possible, notarized. Where more than one individual or organization is filing the same complaint, each additional individual or organization should complete boxes 1 and 7 of a separate complaint form and attach it to the original form but the other boxes need not be completed if the information is the same as in the original. Complaints can be filed in person at any HUD regional or field office or mailed to: Fair Housing, HUD, Washington, D. C. 20410.

PLEASE TYPE OR PRINT

1. Name of aggrieved person or organization *(Last Name – First Name – Middle Initial) (Mr. Mrs. Miss)*

Telephone Number

Street Address, City, County, State and Zip Code

2. Whom is this complaint against?

Name *(Last Name – First Name – Middle Initial)*

Street Address, City, County, State and Zip Code *(If known)*

Is the party named above a: *(Check applicable box)*

☐ Builder ☐ Owner ☐ Broker ☐ Salesman ☐ Supt. or Manager ☐ Bank or Other Lender ☐ Other

If you have named an individual above and you know that he was acting for a company in this case, check this box ☐ and write the name and address *(Street, City, County, State and Zip Code)* of the company, if you know it, in this space.

Name and Identify Others *(if any)* you believe violated the law in this case

3. What did the person you are complaining against do? *(Check applicable box or boxes)*

☐ Refuse to rent, sell or deal with you
☐ Discriminate in the conditions or terms of sale, rental or occupancy
☐ Advertise in a discriminatory way
☐ Falsely deny housing was available
☐ Engage in block busting
☐ Discriminate in financing
☐ Discriminate in broker's services
☐ Other *(explain in box 6 below)*

When did this occur? *(Be sure to include most recent date, if several dates are involved)*

4. Do you believe there was discrimination because of? *(check applicable box and write your race or color, religion or national origin on the line below the box checked)*

☐ Race or Color

☐ Religion

☐ National Origin

5. What kind of house or property was involved?

☐ Single family house
☐ A house or building for 2, 3, or 4 families
☐ A building for 5 families or more
☐ Other, including vacant land *(explain in box 6 below)*

Did the owner live there?

☐ Yes ☐ No ☐ Unknown

Is the house or property *(Check one)*

☐ Being sold ☐ Or rented

What is the address of the house or property?

Street _____

City _____

County _____ State _____

6. SUMMARIZE IN YOUR OWN WORDS WHAT HAPPENED. USE THIS SPACE FOR A BRIEF AND CONCISE STATEMENT OF THE FACTS. ADDITIONAL DETAILS OF WHAT HAPPENED MAY BE PROVIDED ON A SEPARATE SHEET.

NOTE: The law requires that a copy of the complaint be sent to the person or organization complained against.

7. I swear or affirm that I have read this complaint *(including any attachments)* and that it is true to the best of my knowledge, information, and belief.

_____ *(Date)* _____ *(Sign your name)*

8. **NOTARIZATION:**

Subscribed and sworn to before me this _____ day of _____ 196__.

_____ *(Name)* _____ *(Title)*

IF IT IS DIFFICULT FOR YOU TO GET A NOTARY PUBLIC TO SIGN THIS, SIGN YOUR OWN NAME AND MAIL IT WITHOUT NOTARIZATION. HUD WILL HELP YOU GET YOUR COMPLAINT SWORN TO.

HUD-903 (2-69)

HOUSING DISCRIMINATION COMPLAINT

WHAT DOES THE FEDERAL FAIR HOUSING LAW PROVIDE?

The new law (Title VIII of the Civil Rights Act of 1968) declares that it is a national policy to provide fair housing throughout the United States and prohibits seven kinds of discriminatory acts regarding housing if the discrimination is based on race, religion, color or national origin.

1. Refusal to sell or rent or otherwise deal with any person.
2. Discriminating in the conditions or terms of sale, rental or occupancy.
3. Falsely denying housing is available.
4. Discriminatory advertising.
5. Blockbusting—causing someone to sell or rent by telling him that members of a minority group are moving into the area.
6. Discrimination in financing housing by a bank, savings and loan association or other business.
7. Denial of membership or participation in brokerage, multiple listing or other real estate services.

WHAT DOES THE NEW LAW DO NOW?

The first three acts listed above are prohibited now, except that:

1. These three prohibitions do not apply to units in houses for two to four families if the owner lives in one of the units;
2. Single family houses owned by private individual homeowners of three or fewer such houses will not generally become subject to these three prohibitions until 1970.

The last four acts listed above are prohibited now as applied to all kinds of housing, without exception.

NOTE: Coercion, threats or other interference with an individual's rights under the law, including the right to file a complaint, are also prohibited now.

WHAT DOES THE LAW DO IN 1970?

In 1970, the first three prohibitions will become applicable to any single family house where the owner seeks to rent or sell it through the use of a broker or through discriminatory advertising.

WHAT CAN I DO ABOUT VIOLATIONS OF THE NEW LAW?

Remember, the new law applies to discrimination based on race, religion, color or national origin. If you believe you have been, or are about to be, discriminated against or otherwise harmed by the kinds of discriminatory acts which are prohibited by the law now, you have a right, within 180 days after the discrimination occurred, to:

1. Complain to the Secretary by filing this form by mail or in person. HUD will investigate and if it finds the complaint is covered by the law and is justified, it will try to end the discrimination by conciliation. In cases where State or local laws give the same rights as Federal law, HUD must first ask the State or local agency to try to resolve the problems.
2. Go directly to Court even if you have not filed a complaint with the Secretary. The Court may sometimes be able to give quicker, more effective relief than conciliation can provide and may also appoint an attorney for you (without cost) in certain cases.

You Should Also Report All Information about violations to HUD or the Attorney General of the United States even though you don't intend to complain or go to court yourself.

WHAT OTHER FEDERAL LAWS APPLY TO FAIR HOUSING?

Both a Presidential Order and Title VI of the Civil Rights Act of 1964, as well as the 1968 law, apply to discrimination in federally assisted housing. Your complaint under the new law may also be processed by HUD under Title VI or the Presidential Order when the facts indicate a violation of those laws. Additionally, the U.S. Supreme Court has determined that a prior law (the Civil Rights Act of 1866) prohibits any racial discrimination which interferes with the right to inherit, purchase, lease, sell, hold or convey any kind of housing, regardless of whether the housing is covered under any other law. This right is enforceable by private court action.

ADDITIONAL DETAILS

If you wish to explain in detail on a separate sheet what happened, you should consider the following:

1. If you feel that others were treated differently than you, please explain.
2. If there were witnesses or others who know what happened, give their names and addresses.
3. If you have made this complaint to other government agencies or to the courts, state when and where and explain what happened.

This form may be mailed by simply folding it, sealing it, and dropping it in a mailbox. You can obtain assistance in learning about the law or in filing a complaint at any HUD regional or field office (including FHA field offices), or by writing to the address below.

PLACE STAMP HERE

Fair Housing
Department of Housing and Urban Development
[redacted]
Atlanta, Georgia 30323

HUD-903 (2-69)

Form Approved
Bureau Budget No. 63-R1226

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

HOUSING DISCRIMINATION COMPLAINT

FOR HUD USE ONLY

Number _____

Date _____

Filing Date _____

STATE OR LOCAL

FEDERAL COVERAGE

PRIOR ACTION

PRELIMINARY DETERMINATION

INSTRUCTIONS: Read this form and the instructions on reverse carefully before completing. All questions should be answered. However, if you do not know the answer or if a question is not applicable, leave the question unanswered and fill out as much of the form as you can. Your complaint should be signed and dated and, if possible, notarized. Where more than one individual or organization is filing the same complaint, each additional individual or organization should complete boxes 1 and 7 of a separate complaint form and attach it to the original form but the other boxes need not be completed if the information is the same as in the original. Complaints can be filed in person at any HUD regional or field office or mailed to: Fair Housing, HUD, Washington, D. C. 20410.

PLEASE TYPE OR PRINT

1. Name of aggrieved person or organization *(Last Name – First Name – Middle Initial) (Mr. Mrs. Miss)*

Telephone Number

Street Address, City, County, State and Zip Code

2. Whom is this complaint against?

Name *(Last Name – First Name – Middle Initial)*

Street Address, City, County, State and Zip Code *(If known)*

Is the party named above a: *(Check applicable box)*

☐ Builder ☐ Owner ☐ Broker ☐ Salesman ☐ Supt. or Manager ☐ Bank or Other Lender ☐ Other

If you have named an individual above and you know that he was acting for a company in this case, check this box ☐ and write the name and address *(Street, City, County, State and Zip Code)* of the company, if you know it, in this space.

Name and Identify Others *(if any)* you believe violated the law in this case

3. What did the person you are complaining against do? *(Check applicable box or boxes)*

☐ Refuse to rent, sell or deal with you
☐ Discriminate in the conditions or terms of sale, rental or occupancy
☐ Advertise in a discriminatory way
☐ Falsely deny housing was available
☐ Engage in block busting
☐ Discriminate in financing
☐ Discriminate in broker's services
☐ Other *(explain in box 6 below)*

When did this occur? *(Be sure to include most recent date, if several dates are involved)*

4. Do you believe there was discrimination because of? *(check applicable box and write your race or color, religion or national origin on the line below the box checked)*

☐ Race or Color

☐ Religion

☐ National Origin

5. What kind of house or property was involved?

☐ Single family house
☐ A house or building for 2, 3, or 4 families
☐ A building for 5 families or more
☐ Other, including vacant land *(explain in box 6 below)*

Did the owner live there?
☐ Yes ☐ No ☐ Unknown

Is the house or property *(Check one)*
☐ Being sold ☐ Or rented

What is the address of the house or property?

Street _____

City _____

County _____ State _____

6. SUMMARIZE IN YOUR OWN WORDS WHAT HAPPENED. USE THIS SPACE FOR A BRIEF AND CONCISE STATEMENT OF THE FACTS. ADDITIONAL DETAILS OF WHAT HAPPENED MAY BE PROVIDED ON A SEPARATE SHEET.

NOTE: The law requires that a copy of the complaint be sent to the person or organization complained against.

7. I swear or affirm that I have read this complaint *(including any attachments)* and that it is true to the best of my knowledge, information, and belief.

_____ *(Date)* _____ *(Sign your name)*

8. **NOTARIZATION:**

Subscribed and sworn to before me this _____ day of _____ 196__.

_____ *(Name)* _____ *(Title)*

IF IT IS DIFFICULT FOR YOU TO GET A NOTARY PUBLIC TO SIGN THIS, SIGN YOUR OWN NAME AND MAIL IT WITHOUT NOTARIZATION. HUD WILL HELP YOU GET YOUR COMPLAINT SWORN TO.

HUD-903 (2-69)

HOUSING DISCRIMINATION COMPLAINT

WHAT DOES THE FEDERAL FAIR HOUSING LAW PROVIDE?

The new law (Title VIII of the Civil Rights Act of 1968) declares that it is a national policy to provide fair housing throughout the United States and prohibits seven kinds of discriminatory acts regarding housing if the discrimination is based on race, religion, color or national origin.

1. Refusal to sell or rent or otherwise deal with any person.
2. Discriminating in the conditions or terms of sale, rental or occupancy.
3. Falsely denying housing is available.
4. Discriminatory advertising.
5. Blockbusting—causing someone to sell or rent by telling him that members of a minority group are moving into the area.
6. Discrimination in financing housing by a bank, savings and loan association or other business.
7. Denial of membership or participation in brokerage, multiple listing or other real estate services.

WHAT DOES THE NEW LAW DO NOW?

The first three acts listed above are prohibited now, except that:

1. These three prohibitions do not apply to units in houses for two to four families if the owner lives in one of the units;
2. Single family houses owned by private individual homeowners of three or fewer such houses will not generally become subject to these three prohibitions until 1970.

The last four acts listed above are prohibited now as applied to all kinds of housing, without exception.

NOTE: Coercion, threats or other interference with an individual's rights under the law, including the right to file a complaint, are also prohibited now.

WHAT DOES THE LAW DO IN 1970?

In 1970, the first three prohibitions will become applicable to any single family house where the owner seeks to rent or sell it through the use of a broker or through discriminatory advertising.

WHAT CAN I DO ABOUT VIOLATIONS OF THE NEW LAW?

Remember, the new law applies to discrimination based on race, religion, color or national origin. If you believe you have been, or are about to be, discriminated against or otherwise harmed by the kinds of discriminatory acts which are prohibited by the law now, you have a right, within 180 days after the discrimination occurred, to:

1. Complain to the Secretary by filing this form by mail or in person. HUD will investigate and if it finds the complaint is covered by the law and is justified, it will try to end the discrimination by conciliation. In cases where State or local laws give the same rights as Federal law, HUD must first ask the State or local agency to try to resolve the problems.
2. Go directly to Court even if you have not filed a complaint with the Secretary. The Court may sometimes be able to give quicker, more effective relief than conciliation can provide and may also appoint an attorney for you (without cost) in certain cases.

You Should Also Report All Information about violations to HUD or the Attorney General of the United States even though you don't intend to complain or go to court yourself.

WHAT OTHER FEDERAL LAWS APPLY TO FAIR HOUSING?

Both a Presidential Order and Title VI of the Civil Rights Act of 1964, as well as the 1968 law, apply to discrimination in federally assisted housing. Your complaint under the new law may also be processed by HUD under Title VI or the Presidential Order when the facts indicate a violation of those laws. Additionally, the U.S. Supreme Court has determined that a prior law (the Civil Rights Act of 1866) prohibits any racial discrimination which interferes with the right to inherit, purchase, lease, sell, hold or convey any kind of housing, regardless of whether the housing is covered under any other law. This right is enforceable by private court action.

ADDITIONAL DETAILS

If you wish to explain in detail on a separate sheet what happened, you should consider the following:

1. If you feel that others were treated differently than you, please explain.
2. If there were witnesses or others who know what happened, give their names and addresses.
3. If you have made this complaint to other government agencies or to the courts, state when and where and explain what happened.

This form may be mailed by simply folding it, sealing it, and dropping it in a mailbox. You can obtain assistance in learning about the law or in filing a complaint at any HUD regional or field office (including FHA field offices), or by writing to the address below.

PLACE
STAMP
HERE

Fair Housing
Department of Housing and Urban Development
[redacted]
Atlanta, Georgia 30323

HUD-903 (2-69)

Form Approved
Bureau Budget No. 63-R1226

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

HOUSING DISCRIMINATION COMPLAINT

FOR HUD USE ONLY

Number _____

Date _____

Filing Date _____

STATE OR LOCAL

FEDERAL COVERAGE

PRIOR ACTION

PRELIMINARY DETERMINATION

INSTRUCTIONS: Read this form and the instructions on reverse carefully before completing. All questions should be answered. However, if you do not know the answer or if a question is not applicable, leave the question unanswered and fill out as much of the form as you can. Your complaint should be signed and dated and, if possible, notarized. Where more than one individual or organization is filing the same complaint, each additional individual or organization should complete boxes 1 and 7 of a separate complaint form and attach it to the original form but the other boxes need not be completed if the information is the same as in the original. Complaints can be filed in person at any HUD regional or field office or mailed to: Fair Housing, HUD, Washington, D. C. 20410.

PLEASE TYPE OR PRINT

1. Name of aggrieved person or organization *(Last Name – First Name – Middle Initial) (Mr. Mrs. Miss)*

Telephone Number

Street Address, City, County, State and Zip Code

2. Whom is this complaint against?

Name *(Last Name – First Name – Middle Initial)*

Street Address, City, County, State and Zip Code *(If known)*

Is the party named above a: *(Check applicable box)*

☐ Builder ☐ Owner ☐ Broker ☐ Salesman ☐ Supt. or Manager ☐ Bank or Other Lender ☐ Other

If you have named an individual above and you know that he was acting for a company in this case, check this box ☐ and write the name and address *(Street, City, County, State and Zip Code)* of the company, if you know it, in this space.

Name and Identify Others *(if any)* you believe violated the law in this case

3. What did the person you are complaining against do? *(Check applicable box or boxes)*

☐ Refuse to rent, sell or deal with you
☐ Discriminate in the conditions or terms of sale, rental or occupancy
☐ Advertise in a discriminatory way
☐ Falsely deny housing was available
☐ Engage in block busting
☐ Discriminate in financing
☐ Discriminate in broker's services
☐ Other *(explain in box 6 below)*

When did this occur? *(Be sure to include most recent date, if several dates are involved)*

4. Do you believe there was discrimination because of? *(check applicable box and write your race or color, religion or national origin on the line below the box checked)*

☐ Race or Color

☐ Religion

☐ National Origin

5. What kind of house or property was involved?

☐ Single family house
☐ A house or building for 2, 3, or 4 families
☐ A building for 5 families or more
☐ Other, including vacant land *(explain in box 6 below)*

Did the owner live there?

☐ Yes ☐ No ☐ Unknown

Is the house or property *(Check one)*

☐ Being sold ☐ Or rented

What is the address of the house or property?

Street _____

City _____

County _____ State _____

6. SUMMARIZE IN YOUR OWN WORDS WHAT HAPPENED. USE THIS SPACE FOR A BRIEF AND CONCISE STATEMENT OF THE FACTS. ADDITIONAL DETAILS OF WHAT HAPPENED MAY BE PROVIDED ON A SEPARATE SHEET.

NOTE: The law requires that a copy of the complaint be sent to the person or organization complained against.

7. I swear or affirm that I have read this complaint *(including any attachments)* and that it is true to the best of my knowledge, information, and belief.

_____ *(Date)*

_____ *(Sign your name)*

8. **NOTARIZATION:**

Subscribed and sworn to before me this _____ day of _____ 196__.

_____ *(Name)*

_____ *(Title)*

IF IT IS DIFFICULT FOR YOU TO GET A NOTARY PUBLIC TO SIGN THIS, SIGN YOUR OWN NAME AND MAIL IT WITHOUT NOTARIZATION. HUD WILL HELP YOU GET YOUR COMPLAINT SWORN TO.

HUD-903 (2-69)

HOUSING DISCRIMINATION COMPLAINT

WHAT DOES THE FEDERAL FAIR HOUSING LAW PROVIDE?

The new law (Title VIII of the Civil Rights Act of 1968) declares that it is a national policy to provide fair housing throughout the United States and prohibits seven kinds of discriminatory acts regarding housing if the discrimination is based on race, religion, color or national origin.

1. Refusal to sell or rent or otherwise deal with any person.
2. Discriminating in the conditions or terms of sale, rental or occupancy.
3. Falsely denying housing is available.
4. Discriminatory advertising.
5. Blockbusting—causing someone to sell or rent by telling him that members of a minority group are moving into the area.
6. Discrimination in financing housing by a bank, savings and loan association or other business.
7. Denial of membership or participation in brokerage, multiple listing or other real estate services.

WHAT DOES THE NEW LAW DO NOW?

The first three acts listed above are prohibited now, except that:

1. These three prohibitions do not apply to units in houses for two to four families if the owner lives in one of the units;
2. Single family houses owned by private individual homeowners of three or fewer such houses will not generally become subject to these three prohibitions until 1970.

The last four acts listed above are prohibited now as applied to all kinds of housing, without exception.

NOTE: Coercion, threats or other interference with an individual's rights under the law, including the right to file a complaint, are also prohibited now.

WHAT DOES THE LAW DO IN 1970?

In 1970, the first three prohibitions will become applicable to any single family house where the owner seeks to rent or sell it through the use of a broker or through discriminatory advertising.

WHAT CAN I DO ABOUT VIOLATIONS OF THE NEW LAW?

Remember, the new law applies to discrimination based on race, religion, color or national origin. If you believe you have been, or are about to be, discriminated against or otherwise harmed by the kinds of discriminatory acts which are prohibited by the law now, you have a right, within 180 days after the discrimination occurred, to:

1. Complain to the Secretary by filing this form by mail or in person. HUD will investigate and if it finds the complaint is covered by the law and is justified, it will try to end the discrimination by conciliation. In cases where State or local laws give the same rights as Federal law, HUD must first ask the State or local agency to try to resolve the problems.
2. Go directly to Court even if you have not filed a complaint with the Secretary. The Court may sometimes be able to give quicker, more effective relief than conciliation can provide and may also appoint an attorney for you (without cost) in certain cases.

You Should Also Report All Information about violations to HUD or the Attorney General of the United States even though you don't intend to complain or go to court yourself.

WHAT OTHER FEDERAL LAWS APPLY TO FAIR HOUSING?

Both a Presidential Order and Title VI of the Civil Rights Act of 1964, as well as the 1968 law, apply to discrimination in federally assisted housing. Your complaint under the new law may also be processed by HUD under Title VI or the Presidential Order when the facts indicate a violation of those laws. Additionally, the U.S. Supreme Court has determined that a prior law (the Civil Rights Act of 1866) prohibits any racial discrimination which interferes with the right to inherit, purchase, lease, sell, hold or convey any kind of housing, regardless of whether the housing is covered under any other law. This right is enforceable by private court action.

ADDITIONAL DETAILS

If you wish to explain in detail on a separate sheet what happened, you should consider the following:

1. If you feel that others were treated differently than you, please explain.
2. If there were witnesses or others who know what happened, give their names and addresses.
3. If you have made this complaint to other government agencies or to the courts, state when and where and explain what happened.

This form may be mailed by simply folding it, sealing it, and dropping it in a mailbox. You can obtain assistance in learning about the law or in filing a complaint at any HUD regional or field office (including FHA field offices), or by writing to the address below.

PLACE
STAMP
HERE

Fair Housing
Department of Housing and Urban Development
[redacted]
Atlanta, Georgia 30323

HUD-903 (2-69)

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT -- LEGAL BASES, COVERAGE AND ENFORCEMENT OF EQUAL OPPORTUNITY REQUIREMENTS

LAW	DISCRIMINATION PROHIBITED	COVERAGE	NON-COVERAGE	ENFORCEMENT
TITLE VI - OF CIVIL RIGHTS ACT OF 1964 NONDISCRIMINATION IN PROGRAMS OR ACTIVITIES RECEIVING FEDERAL FINANCIAL ASSISTANCE. EXTENDS TO ALL FEDERAL DEPARTMENTS AND AGENCIES EMPOWERED TO EXTEND FINANCIAL ASSISTANCE TO ANY PROGRAM OR ACTIVITY BY WAY OF GRANT, LOAN, OR CONTRACT OTHER THAN CONTRACT OF INSURANCE OR GUARANTY.	NO PERSON IN THE UNITED STATES SHALL, ON THE GROUND OF RACE, COLOR, OR NATIONAL ORIGIN, BE EXCLUDED FROM PARTICIPATION IN, BE DENIED THE BENEFITS OF, OR BE SUBJECTED TO DISCRIMINATION UNDER ANY PROGRAM OR ACTIVITY RECEIVING FEDERAL FINANCIAL ASSISTANCE.	ANY PROGRAM OR ACTIVITY RECEIVING FEDERAL FINANCIAL ASSISTANCE EXCEPT BY WAY OF CONTRACT OF INSURANCE OR GUARANTY SUCH AS FHA MORTGAGE INSURANCE. WHERE THERE IS A GRANT CONNECTED WITH MORTGAGE INSURANCE, THEN TITLE VI APPLIES. (RENT SUPPLEMENTS, 235 and 236, ETC.) MODEL CITIES EMPLOYMENT COVERED BY TITLE VI. (A PRIMARY OBJECTIVE OF MODEL CITIES IS TO PROVIDE EMPLOYMENT -- SEE SEC. 604 OF CIVIL RIGHTS ACT OF 1964).	ALL EMPLOYMENT (EXCEPT MODEL CITIES) FHA MORTGAGE INSURANCE EXCEPT WHERE THERE IS A GRANT INVOLVED IN ADDITION TO THE MORTGAGE INSURANCE.	1. TERMINATION OF OR REFUSAL TO GRANT OR CONTINUE FINANCIAL ASSISTANCE. 2. ANY OTHER MEANS AUTHORIZED BY LAW.
TITLE VIII OF THE CIVIL RIGHTS ACT OF 1968-- PROVIDES FOR FAIR HOUSING THROUGHOUT THE UNITED STATES. KINDS OF DISCRIMINATION PROHIBITED: 1. REFUSAL TO DEAL (Sec. 804(a)) 2. DISCRIMINATION IN TERMS, CONDITIONS AND PRIVILEGES (Sec. 804(b)) 3. DISCRIMINATORY ADVERTISING (Sec. 804(c)) 4. FALSE REPRESENTATION (Sec. 804 (d)) 5. BLOCKBUSTING (Sec. 804(e)) 6. DISCRIMINATION IN FINANCING (Sec. 805) 7. DISCRIMINATION IN MEMBERSHIP IN MULTIPLE-LISTING SERVICES AND REAL ESTATE BROKERS' ORGANIZATIONS (Sec. 806) ALL EXECUTIVE DEPARTMENTS AND AGENCIES SHALL ADMINISTER THEIR PROGRAMS AND ACTIVITIES RELATING TO HOUSING AND URBAN DEVELOPMENT IN A MANNER AFFIRMATIVELY TO FURTHER THE PURPOSES OF THIS TITLE (Sec. 808(d)) e.g., FHA, URBAN RENEWAL, PUBLIC HOUSING. THE SECRETARY OF HUD SHALL ADMINISTER THE PROGRAMS AND ACTIVITIES RELATING TO HOUSING AND URBAN DEVELOPMENT IN A MANNER AFFIRMATIVELY TO FURTHER THE POLICIES OF THIS TITLE (Sec. 808(e)(5)).	RACE, COLOR, RELIGION, NATIONAL ORIGIN.	COVERS THE FOLLOWING KINDS OF HOUSING WHETHER FEDERALLY ASSISTED OR NOT: 1. MULTIFAMILY DWELLINGS OF FIVE OR MORE UNITS. 2. MULTIFAMILY DWELLINGS CONTAINING FOUR OR FEWER UNITS, IF THE OWNER DOES NOT RESIDE IN ONE OF THE UNITS. 3. SINGLE-FAMILY HOUSES NOT OWNED BY PRIVATE INDIVIDUALS. 4. SINGLE-FAMILY HOUSES OWNED BY PRIVATE INDIVIDUAL WHO OWNS MORE THAN THREE SUCH HOUSES OR WHO IN ANY TWO YEAR PERIOD SELLS MORE THAN ONE IN WHICH HE WAS NOT THE MOST RECENT RESIDENT.	THE FOLLOWING DWELLINGS ARE NOT COVERED AT ANY TIME: 1. SINGLE-FAMILY HOUSES OWNED BY A PRIVATE INDIVIDUAL OWNER OF THREE OR LESS, PROVIDED-- a. A BROKER IS NOT USED TO SELL OR RENT; (THIS APPLIES ONLY AFTER JANUARY 1, 1970) b. DISCRIMINATORY ADVERTISING IS NOT USED; AND c. NO MORE THAN ONE HOUSE IN WHICH THE OWNER WAS NOT THE MOST RECENT RESIDENT IS SOLD DURING ANY TWO YEAR PERIOD. 2. RENTALS OF ROOMS OR UNITS IN OWNER-OCCUPIED MULTI-UNIT DWELLINGS FOR TWO TO FOUR FAMILIES 3. RELIGIOUS ORGANIZATION IN GIVING PREFERENCE TO THEIR MEMBERS IN THE SALE, RENTAL OR OCCUPANCY OF DWELLINGS WHICH THEY OPERATE FOR OTHER THAN A COMMERCIAL PURPOSE, AND PRIVATE CLUBS IN GIVING PREFERENCE TO MEMBERS IN THE RENTAL OR OCCUPANCY OF "LODGING" WHICH THEY OPERATE FOR OTHER THAN A COMMERCIAL PURPOSE AND AS AN INCIDENT TO THEIR PRIMARY PURPOSE. HOWEVER, ALL OF THE ABOVE HOUSING IS NOW COVERED BY THE SUPREME COURT RULING OF JONES V. MAYER. ALSO, IT SHOULD BE KEPT IN MIND THAT ANY OF THE ABOVE EXCEPTIONS CAN BE LOST BY THE OWNER COMMITTING ACTION WHICH TAKES HIS HOUSING OUT OF THE EXCEPTION CATEGORIES, E.G. DISCRIMINATORY ADVERTISING.	1. A COMPLAINT TO THE SECRETARY OF HUD. IF THE SECRETARY DECIDES TO RESOLVE THE COMPLAINT HE SHALL PROCEED TO TRY TO ELIMINATE OR CORRECT THE ALLEGED DISCRIMINATORY HOUSING PRACTICE BY INFORMAL METHODS OF CONFERENCE, CONCILIATION AND PERSUASION WHEREVER A STATE OR LOCAL FAIR HOUSING LAW PROVIDES RIGHTS AND REMEDIES FOR ALLEGED DISCRIMINATORY HOUSING PRACTICES WHICH ARE SUBSTANTIALLY EQUIVALENT TO THE RIGHTS AND REMEDIES PROVIDED IN THIS TITLE, THE SECRETARY SHALL NOTIFY THE APPROPRIATE STATE OR LOCAL AGENCY OF ANY COMPLAINT FILED UNDER THIS TITLE WHICH APPEARS TO CONSTITUTE A VIOLATION OF SUCH STATE OR LOCAL FAIR HOUSING LAW. THE SECRETARY SHALL TAKE NO FURTHER ACTION WITH RESPECT TO SUCH COMPLAINT IF THE STATE OR LOCAL AGENCY PROCEEDS WITH REASONABLE PROMPTNESS TO PROCESS THE COMPLAINT. 2. PRIVATE CIVIL ACTION. 3. SUITS BY THE ATTORNEY GENERAL WHERE PATTERNS OR PRACTICE OF DISCRIMINATION ARE INVOLVED.
EXECUTIVE ORDER 11246 AND 11375 - EQUAL EMPLOYMENT OPPORTUNITY PART I - NONDISCRIMINATION IN GOVERNMENT EMPLOYMENT. THE POLICY OF THE GOVERNMENT OF UNITED STATES IS TO PROVIDE EQUAL OPPORTUNITY IN FEDERAL EMPLOYMENT. THIS SECTION ADMINISTERED BY CIVIL SERVICE COMMISSION. PART II - EMPLOYMENT UNDER FEDERAL CONTRACTS. NONDISCRIMINATION IN EMPLOYMENT BY GOVERNMENT CONTRACTORS AND SUBCONTRACTORS. PART III - FEDERALLY ASSISTED CONSTRUCTION CONTRACTS. NONDISCRIMINATION IN EMPLOYMENT UNDER FEDERALLY ASSISTED CONSTRUCTION CONTRACTS. PARTS II AND III, ADMINISTERED BY THE DEPARTMENT OF LABOR.	RACE, COLOR, RELIGION, NATIONAL ORIGIN. SEX ALSO INCLUDED BY EXECUTIVE ORDER 11375.	PART I - HUD EMPLOYMENT PART II - EMPLOYMENT UNDER HUD'S CONTRACTS FOR SUPPLIES AND SERVICES AND OTHER DIRECT HUD CONTRACTS INCLUDING RESEARCH AND DEVELOPMENT. PART III - HUD'S FEDERALLY ASSISTED CONSTRUCTION CONTRACTS. (E.G., LOW-RENT PUBLIC HOUSING; FHA INSURED HOUSING.)	GENERALLY SPEAKING IT DOES NOT COVER FUNDED AGENCY EMPLOYMENT. ALSO, NOT COVERED ARE CONTRACTS UNDER $10,000 AND OTHER CLASSES OF CONTRACTS EXEMPT UNDER OFCC REGULATIONS. (NOT TOO SIGNIFICANT).	BASIC ENFORCEMENT: PART I: 1. A POSITIVE CONTINUING PROGRAM OF AFFIRMATIVE ACTION IN EACH EXECUTIVE DEPARTMENT AND AGENCY. 2. COMPLAINT PROCEDURE WITH RIGHT OF APPEAL TO CIVIL SERVICE COMMISSION. PARTS II AND III: 1. CANCELLATION OF CONTRACTS AND FINANCIAL ASSISTANCE AGREEMENTS. 2. DEBARMENT AND REFUSAL TO EXTEND FURTHER FINANCIAL ASSISTANCE. 3. REFERRAL TO THE DEPARTMENT OF JUSTICE FOR APPROPRIATE LEGAL PROCEEDING.
EXECUTIVE ORDER 11063 - EQUAL OPPORTUNITY IN HOUSING ALL DEPARTMENTS AND AGENCIES ARE DIRECTED TO TAKE ALL ACTION NECESSARY AND APPROPRIATE TO PREVENT DISCRIMINATION IN HOUSING AND RELATED FACILITIES OWNED OR OPERATED BY THE FED. GOVT. OR PROVIDED WITH FED. FINANCIAL ASSISTANCE AND IN THE LENDING PRACTICES WITH RESPECT TO RESIDENTIAL PROPERTY AND RELATED FACILITIES (INCLUDING LAND TO BE DEVELOPED FOR RESIDENTIAL USE) OF LENDING INSTITUTIONS, INSOFAR AS SUCH PRACTICES RELATE TO LOANS INSURED OR GUARANTEED BY THE FEDERAL GOVERNMENT.	RACE, COLOR, CREED, OR NATIONAL ORIGIN.	HOUSING AND RELATED FACILITIES WHICH ARE OWNED OR OPERATED BY THE FEDERAL GOVERNMENT OR HOUSING AND RELATED FACILITIES PROVIDED BY FEDERAL FINANCIAL ASSISTANCE INCLUDING MORTGAGE INSURANCE AND GUARANTY PROGRAMS.	MOST CONVENTIONALLY FINANCED HOUSING. (HOWEVER, HOUSING THAT IS COVERED IS SUCH HOUSING CONSTRUCTED ON URBAN RENEWAL LAND SOLD BY THE LPA TO THE DEVELOPER.)	BASIC ENFORCEMENT: 1. CANCELLATION OR TERMINATION OF ANY AGREEMENT OR CONTRACT. 2. REFRAIN FROM EXTENDING FURTHER AID UNDER ANY PROGRAM. 3. REFUSE TO APPROVE A LENDING INSTITUTION OR ANY OTHER LENDER AS A BENEFICIARY UNDER ANY PROGRAM.

June 20, 1969

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT -- LEGAL BASES, COVERAGE AND ENFORCEMENT OF EQUAL OPPORTUNITY REQUIREMENTS

LAW	DISCRIMINATION PROHIBITED	COVERAGE	NON-COVERAGE	ENFORCEMENT
TITLE VI - OF CIVIL RIGHTS ACT OF 1964 NONDISCRIMINATION IN PROGRAMS OR ACTIVITIES RECEIVING FEDERAL FINANCIAL ASSISTANCE. EXTENDS TO ALL FEDERAL DEPARTMENTS AND AGENCIES EMPOWERED TO EXTEND FINANCIAL ASSISTANCE TO ANY PROGRAM OR ACTIVITY BY WAY OF GRANT, LOAN, OR CONTRACT OTHER THAN CONTRACT OF INSURANCE OR GUARANTY.	NO PERSON IN THE UNITED STATES SHALL, ON THE GROUND OF RACE, COLOR, OR NATIONAL ORIGIN, BE EXCLUDED FROM PARTICIPATION IN, BE DENIED THE BENEFITS OF, OR BE SUBJECTED TO DISCRIMINATION UNDER ANY PROGRAM OR ACTIVITY RECEIVING FEDERAL FINANCIAL ASSISTANCE.	ANY PROGRAM OR ACTIVITY RECEIVING FEDERAL FINANCIAL ASSISTANCE EXCEPT BY WAY OF CONTRACT OF INSURANCE OR GUARANTY SUCH AS FHA MORTGAGE INSURANCE. WHERE THERE IS A GRANT CONNECTED WITH MORTGAGE INSURANCE, THEN TITLE VI APPLIES. (RENT SUPPLEMENTS, 235 and 236, ETC.) MODEL CITIES EMPLOYMENT COVERED BY TITLE VI. (A PRIMARY OBJECTIVE OF MODEL CITIES IS TO PROVIDE EMPLOYMENT -- SEE SEC. 604 OF CIVIL RIGHTS ACT OF 1964).	ALL EMPLOYMENT (EXCEPT MODEL CITIES) FHA MORTGAGE INSURANCE EXCEPT WHERE THERE IS A GRANT INVOLVED IN ADDITION TO THE MORTGAGE INSURANCE.	1. TERMINATION OF OR REFUSAL TO GRANT OR CONTINUE FINANCIAL ASSISTANCE. 2. ANY OTHER MEANS AUTHORIZED BY LAW.
TITLE VIII OF THE CIVIL RIGHTS ACT OF 1968-- PROVIDES FOR FAIR HOUSING THROUGHOUT THE UNITED STATES. KINDS OF DISCRIMINATION PROHIBITED: 1. REFUSAL TO DEAL (Sec. 804(a)) 2. DISCRIMINATION IN TERMS, CONDITIONS AND PRIVILEGES (Sec. 804(b)) 3. DISCRIMINATORY ADVERTISING (Sec. 804(c)) 4. FALSE REPRESENTATION (Sec. 804 (d)) 5. BLOCKBUSTING (Sec. 804(e)) 6. DISCRIMINATION IN FINANCING (Sec. 805) 7. DISCRIMINATION IN MEMBERSHIP IN MULTIPLE-LISTING SERVICES AND REAL ESTATE BROKERS' ORGANIZATIONS (Sec. 806) ALL EXECUTIVE DEPARTMENTS AND AGENCIES SHALL ADMINISTER THEIR PROGRAMS AND ACTIVITIES RELATING TO HOUSING AND URBAN DEVELOPMENT IN A MANNER AFFIRMATIVELY TO FURTHER THE PURPOSES OF THIS TITLE (Sec. 808(d)) e.g., FHA, URBAN RENEWAL, PUBLIC HOUSING. THE SECRETARY OF HUD SHALL ADMINISTER THE PROGRAMS AND ACTIVITIES RELATING TO HOUSING AND URBAN DEVELOPMENT IN A MANNER AFFIRMATIVELY TO FURTHER THE POLICIES OF THIS TITLE (Sec. 808(e)(5)).	RACE, COLOR, RELIGION, NATIONAL ORIGIN.	COVERS THE FOLLOWING KINDS OF HOUSING WHETHER FEDERALLY ASSISTED OR NOT: 1. MULTIFAMILY DWELLINGS OF FIVE OR MORE UNITS. 2. MULTIFAMILY DWELLINGS CONTAINING FOUR OR FEWER UNITS, IF THE OWNER DOES NOT RESIDE IN ONE OF THE UNITS. 3. SINGLE-FAMILY HOUSES NOT OWNED BY PRIVATE INDIVIDUALS. 4. SINGLE-FAMILY HOUSES OWNED BY PRIVATE INDIVIDUAL WHO OWNS MORE THAN THREE SUCH HOUSES OR WHO IN ANY TWO YEAR PERIOD SELLS MORE THAN ONE IN WHICH HE WAS NOT THE MOST RECENT RESIDENT.	THE FOLLOWING DWELLINGS ARE NOT COVERED AT ANY TIME: 1. SINGLE-FAMILY HOUSES OWNED BY A PRIVATE INDIVIDUAL OWNER OF THREE OR LESS, PROVIDED-- a. A BROKER IS NOT USED TO SELL OR RENT; (THIS APPLIES ONLY AFTER JANUARY 1, 1970) b. DISCRIMINATORY ADVERTISING IS NOT USED; AND c. NO MORE THAN ONE HOUSE IN WHICH THE OWNER WAS NOT THE MOST RECENT RESIDENT IS SOLD DURING ANY TWO YEAR PERIOD. 2. RENTALS OF ROOMS OR UNITS IN OWNER-OCCUPIED MULTI-UNIT DWELLINGS FOR TWO TO FOUR FAMILIES 3. RELIGIOUS ORGANIZATION IN GIVING PREFERENCE TO THEIR MEMBERS IN THE SALE, RENTAL OR OCCUPANCY OF DWELLINGS WHICH THEY OPERATE FOR OTHER THAN A COMMERCIAL PURPOSE, AND PRIVATE CLUBS IN GIVING PREFERENCE TO MEMBERS IN THE RENTAL OR OCCUPANCY OF "LODGING" WHICH THEY OPERATE FOR OTHER THAN A COMMERCIAL PURPOSE AND AS AN INCIDENT TO THEIR PRIMARY PURPOSE. HOWEVER, ALL OF THE ABOVE HOUSING IS NOW COVERED BY THE SUPREME COURT RULING OF JONES V. MAYER. ALSO, IT SHOULD BE KEPT IN MIND THAT ANY OF THE ABOVE EXCEPTIONS CAN BE LOST BY THE OWNER COMMITTING ACTION WHICH TAKES HIS HOUSING OUT OF THE EXCEPTION CATEGORIES, E.G. DISCRIMINATORY ADVERTISING.	1. A COMPLAINT TO THE SECRETARY OF HUD. IF THE SECRETARY DECIDES TO RESOLVE THE COMPLAINT HE SHALL PROCEED TO TRY TO ELIMINATE OR CORRECT THE ALLEGED DISCRIMINATORY HOUSING PRACTICE BY INFORMAL METHODS OF CONFERENCE, CONCILIATION AND PERSUASION WHEREVER A STATE OR LOCAL FAIR HOUSING LAW PROVIDES RIGHTS AND REMEDIES FOR ALLEGED DISCRIMINATORY HOUSING PRACTICES WHICH ARE SUBSTANTIALLY EQUIVALENT TO THE RIGHTS AND REMEDIES PROVIDED IN THIS TITLE, THE SECRETARY SHALL NOTIFY THE APPROPRIATE STATE OR LOCAL AGENCY OF ANY COMPLAINT FILED UNDER THIS TITLE WHICH APPEARS TO CONSTITUTE A VIOLATION OF SUCH STATE OR LOCAL FAIR HOUSING LAW. THE SECRETARY SHALL TAKE NO FURTHER ACTION WITH RESPECT TO SUCH COMPLAINT IF THE STATE OR LOCAL AGENCY PROCEEDS WITH REASONABLE PROMPTNESS TO PROCESS THE COMPLAINT. 2. PRIVATE CIVIL ACTION. 3. SUITS BY THE ATTORNEY GENERAL WHERE PATTERNS OR PRACTICE OF DISCRIMINATION ARE INVOLVED.
EXECUTIVE ORDER 11246 AND 11375 - EQUAL EMPLOYMENT OPPORTUNITY PART I - NONDISCRIMINATION IN GOVERNMENT EMPLOYMENT. THE POLICY OF THE GOVERNMENT OF UNITED STATES IS TO PROVIDE EQUAL OPPORTUNITY IN FEDERAL EMPLOYMENT. THIS SECTION ADMINISTERED BY CIVIL SERVICE COMMISSION. PART II - EMPLOYMENT UNDER FEDERAL CONTRACTS. NONDISCRIMINATION IN EMPLOYMENT BY GOVERNMENT CONTRACTORS AND SUBCONTRACTORS. PART III - FEDERALLY ASSISTED CONSTRUCTION CONTRACTS. NONDISCRIMINATION IN EMPLOYMENT UNDER FEDERALLY ASSISTED CONSTRUCTION CONTRACTS. PARTS II AND III, ADMINISTERED BY THE DEPARTMENT OF LABOR.	RACE, COLOR, RELIGION, NATIONAL ORIGIN. SEX ALSO INCLUDED BY EXECUTIVE ORDER 11375.	PART I - HUD EMPLOYMENT PART II - EMPLOYMENT UNDER HUD'S CONTRACTS FOR SUPPLIES AND SERVICES AND OTHER DIRECT HUD CONTRACTS INCLUDING RESEARCH AND DEVELOPMENT. PART III - HUD'S FEDERALLY ASSISTED CONSTRUCTION CONTRACTS. (E.G., LOW-RENT PUBLIC HOUSING; FHA INSURED HOUSING.)	GENERALLY SPEAKING IT DOES NOT COVER FUNDED AGENCY EMPLOYMENT. ALSO, NOT COVERED ARE CONTRACTS UNDER $10,000 AND OTHER CLASSES OF CONTRACTS EXEMPT UNDER OFCC REGULATIONS. (NOT TOO SIGNIFICANT).	BASIC ENFORCEMENT: PART I: 1. A POSITIVE CONTINUING PROGRAM OF AFFIRMATIVE ACTION IN EACH EXECUTIVE DEPARTMENT AND AGENCY. 2. COMPLAINT PROCEDURE WITH RIGHT OF APPEAL TO CIVIL SERVICE COMMISSION. PARTS II AND III: 1. CANCELLATION OF CONTRACTS AND FINANCIAL ASSISTANCE AGREEMENTS. 2. DEBARMENT AND REFUSAL TO EXTEND FURTHER FINANCIAL ASSISTANCE. 3. REFERRAL TO THE DEPARTMENT OF JUSTICE FOR APPROPRIATE LEGAL PROCEEDING.
EXECUTIVE ORDER 11063 - EQUAL OPPORTUNITY IN HOUSING ALL DEPARTMENTS AND AGENCIES ARE DIRECTED TO TAKE ALL ACTION NECESSARY AND APPROPRIATE TO PREVENT DISCRIMINATION IN HOUSING AND RELATED FACILITIES OWNED OR OPERATED BY THE FED. GOVT. OR PROVIDED WITH FED. FINANCIAL ASSISTANCE AND IN THE LENDING PRACTICES WITH RESPECT TO RESIDENTIAL PROPERTY AND RELATED FACILITIES (INCLUDING LAND TO BE DEVELOPED FOR RESIDENTIAL USE) OF LENDING INSTITUTIONS, INSOFAR AS SUCH PRACTICES RELATE TO LOANS INSURED OR GUARANTEED BY THE FEDERAL GOVERNMENT.	RACE, COLOR, CREED, OR NATIONAL ORIGIN.	HOUSING AND RELATED FACILITIES WHICH ARE OWNED OR OPERATED BY THE FEDERAL GOVERNMENT OR HOUSING AND RELATED FACILITIES PROVIDED BY FEDERAL FINANCIAL ASSISTANCE INCLUDING MORTGAGE INSURANCE AND GUARANTY PROGRAMS.	MOST CONVENTIONALLY FINANCED HOUSING. (HOWEVER, HOUSING THAT IS COVERED IS SUCH HOUSING CONSTRUCTED ON URBAN RENEWAL LAND SOLD BY THE LPA TO THE DEVELOPER.)	BASIC ENFORCEMENT: 1. CANCELLATION OR TERMINATION OF ANY AGREEMENT OR CONTRACT. 2. REFRAIN FROM EXTENDING FURTHER AID UNDER ANY PROGRAM. 3. REFUSE TO APPROVE A LENDING INSTITUTION OR ANY OTHER LENDER AS A BENEFICIARY UNDER ANY PROGRAM.

June 20, 1969

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT -- LEGAL BASES, COVERAGE AND ENFORCEMENT OF EQUAL OPPORTUNITY REQUIREMENTS

LAW	DISCRIMINATION PROHIBITED	COVERAGE	NON-COVERAGE	ENFORCEMENT
TITLE VI - OF CIVIL RIGHTS ACT OF 1964 NONDISCRIMINATION IN PROGRAMS OR ACTIVITIES RECEIVING FEDERAL FINANCIAL ASSISTANCE. EXTENDS TO ALL FEDERAL DEPARTMENTS AND AGENCIES EMPOWERED TO EXTEND FINANCIAL ASSISTANCE TO ANY PROGRAM OR ACTIVITY BY WAY OF GRANT, LOAN, OR CONTRACT OTHER THAN CONTRACT OF INSURANCE OR GUARANTY.	NO PERSON IN THE UNITED STATES SHALL, ON THE GROUND OF RACE, COLOR, OR NATIONAL ORIGIN, BE EXCLUDED FROM PARTICIPATION IN, BE DENIED THE BENEFITS OF, OR BE SUBJECTED TO DISCRIMINATION UNDER ANY PROGRAM OR ACTIVITY RECEIVING FEDERAL FINANCIAL ASSISTANCE.	ANY PROGRAM OR ACTIVITY RECEIVING FEDERAL FINANCIAL ASSISTANCE EXCEPT BY WAY OF CONTRACT OF INSURANCE OR GUARANTY SUCH AS FHA MORTGAGE INSURANCE. WHERE THERE IS A GRANT CONNECTED WITH MORTGAGE INSURANCE, THEN TITLE VI APPLIES. (RENT SUPPLEMENTS, 235 and 236, ETC.) MODEL CITIES EMPLOYMENT COVERED BY TITLE VI. (A PRIMARY OBJECTIVE OF MODEL CITIES IS TO PROVIDE EMPLOYMENT -- SEE SEC. 604 OF CIVIL RIGHTS ACT OF 1964).	ALL EMPLOYMENT (EXCEPT MODEL CITIES) FHA MORTGAGE INSURANCE EXCEPT WHERE THERE IS A GRANT INVOLVED IN ADDITION TO THE MORTGAGE INSURANCE.	1. TERMINATION OF OR REFUSAL TO GRANT OR CONTINUE FINANCIAL ASSISTANCE. 2. ANY OTHER MEANS AUTHORIZED BY LAW.
TITLE VIII OF THE CIVIL RIGHTS ACT OF 1968-- PROVIDES FOR FAIR HOUSING THROUGHOUT THE UNITED STATES. KINDS OF DISCRIMINATION PROHIBITED: 1. REFUSAL TO DEAL (Sec. 804(a)) 2. DISCRIMINATION IN TERMS, CONDITIONS AND PRIVILEGES (Sec. 804(b)) 3. DISCRIMINATORY ADVERTISING (Sec. 804(c)) 4. FALSE REPRESENTATION (Sec. 804 (d)) 5. BLOCKBUSTING (Sec. 804(e)) 6. DISCRIMINATION IN FINANCING (Sec. 805) 7. DISCRIMINATION IN MEMBERSHIP IN MULTIPLE-LISTING SERVICES AND REAL ESTATE BROKERS' ORGANIZATIONS (Sec. 806) ALL EXECUTIVE DEPARTMENTS AND AGENCIES SHALL ADMINISTER THEIR PROGRAMS AND ACTIVITIES RELATING TO HOUSING AND URBAN DEVELOPMENT IN A MANNER AFFIRMATIVELY TO FURTHER THE PURPOSES OF THIS TITLE (Sec. 808(d)) e.g., FHA, URBAN RENEWAL, PUBLIC HOUSING. THE SECRETARY OF HUD SHALL ADMINISTER THE PROGRAMS AND ACTIVITIES RELATING TO HOUSING AND URBAN DEVELOPMENT IN A MANNER AFFIRMATIVELY TO FURTHER THE POLICIES OF THIS TITLE (Sec. 808(e)(5)).	RACE, COLOR, RELIGION, NATIONAL ORIGIN.	COVERS THE FOLLOWING KINDS OF HOUSING WHETHER FEDERALLY ASSISTED OR NOT: 1. MULTIFAMILY DWELLINGS OF FIVE OR MORE UNITS. 2. MULTIFAMILY DWELLINGS CONTAINING FOUR OR FEWER UNITS, IF THE OWNER DOES NOT RESIDE IN ONE OF THE UNITS. 3. SINGLE-FAMILY HOUSES NOT OWNED BY PRIVATE INDIVIDUALS. 4. SINGLE-FAMILY HOUSES OWNED BY PRIVATE INDIVIDUAL WHO OWNS MORE THAN THREE SUCH HOUSES OR WHO IN ANY TWO YEAR PERIOD SELLS MORE THAN ONE IN WHICH HE WAS NOT THE MOST RECENT RESIDENT.	THE FOLLOWING DWELLINGS ARE NOT COVERED AT ANY TIME: 1. SINGLE-FAMILY HOUSES OWNED BY A PRIVATE INDIVIDUAL OWNER OF THREE OR LESS, PROVIDED-- a. A BROKER IS NOT USED TO SELL OR RENT; (THIS APPLIES ONLY AFTER JANUARY 1, 1970) b. DISCRIMINATORY ADVERTISING IS NOT USED; AND c. NO MORE THAN ONE HOUSE IN WHICH THE OWNER WAS NOT THE MOST RECENT RESIDENT IS SOLD DURING ANY TWO YEAR PERIOD. 2. RENTALS OF ROOMS OR UNITS IN OWNER-OCCUPIED MULTI-UNIT DWELLINGS FOR TWO TO FOUR FAMILIES 3. RELIGIOUS ORGANIZATION IN GIVING PREFERENCE TO THEIR MEMBERS IN THE SALE, RENTAL OR OCCUPANCY OF DWELLINGS WHICH THEY OPERATE FOR OTHER THAN A COMMERCIAL PURPOSE, AND PRIVATE CLUBS IN GIVING PREFERENCE TO MEMBERS IN THE RENTAL OR OCCUPANCY OF "LODGING" WHICH THEY OPERATE FOR OTHER THAN A COMMERCIAL PURPOSE AND AS AN INCIDENT TO THEIR PRIMARY PURPOSE. HOWEVER, ALL OF THE ABOVE HOUSING IS NOW COVERED BY THE SUPREME COURT RULING OF JONES V. MAYER. ALSO, IT SHOULD BE KEPT IN MIND THAT ANY OF THE ABOVE EXCEPTIONS CAN BE LOST BY THE OWNER COMMITTING ACTION WHICH TAKES HIS HOUSING OUT OF THE EXCEPTION CATEGORIES, E.G. DISCRIMINATORY ADVERTISING.	1. A COMPLAINT TO THE SECRETARY OF HUD. IF THE SECRETARY DECIDES TO RESOLVE THE COMPLAINT HE SHALL PROCEED TO TRY TO ELIMINATE OR CORRECT THE ALLEGED DISCRIMINATORY HOUSING PRACTICE BY INFORMAL METHODS OF CONFERENCE, CONCILIATION AND PERSUASION WHEREVER A STATE OR LOCAL FAIR HOUSING LAW PROVIDES RIGHTS AND REMEDIES FOR ALLEGED DISCRIMINATORY HOUSING PRACTICES WHICH ARE SUBSTANTIALLY EQUIVALENT TO THE RIGHTS AND REMEDIES PROVIDED IN THIS TITLE, THE SECRETARY SHALL NOTIFY THE APPROPRIATE STATE OR LOCAL AGENCY OF ANY COMPLAINT FILED UNDER THIS TITLE WHICH APPEARS TO CONSTITUTE A VIOLATION OF SUCH STATE OR LOCAL FAIR HOUSING LAW. THE SECRETARY SHALL TAKE NO FURTHER ACTION WITH RESPECT TO SUCH COMPLAINT IF THE STATE OR LOCAL AGENCY PROCEEDS WITH REASONABLE PROMPTNESS TO PROCESS THE COMPLAINT. 2. PRIVATE CIVIL ACTION. 3. SUITS BY THE ATTORNEY GENERAL WHERE PATTERNS OR PRACTICE OF DISCRIMINATION ARE INVOLVED.
EXECUTIVE ORDER 11246 AND 11375 - EQUAL EMPLOYMENT OPPORTUNITY PART I - NONDISCRIMINATION IN GOVERNMENT EMPLOYMENT. THE POLICY OF THE GOVERNMENT OF UNITED STATES IS TO PROVIDE EQUAL OPPORTUNITY IN FEDERAL EMPLOYMENT. THIS SECTION ADMINISTERED BY CIVIL SERVICE COMMISSION. PART II - EMPLOYMENT UNDER FEDERAL CONTRACTS. NONDISCRIMINATION IN EMPLOYMENT BY GOVERNMENT CONTRACTORS AND SUBCONTRACTORS. PART III - FEDERALLY ASSISTED CONSTRUCTION CONTRACTS. NONDISCRIMINATION IN EMPLOYMENT UNDER FEDERALLY ASSISTED CONSTRUCTION CONTRACTS. PARTS II AND III, ADMINISTERED BY THE DEPARTMENT OF LABOR.	RACE, COLOR, RELIGION, NATIONAL ORIGIN. SEX ALSO INCLUDED BY EXECUTIVE ORDER 11375.	PART I - HUD EMPLOYMENT PART II - EMPLOYMENT UNDER HUD'S CONTRACTS FOR SUPPLIES AND SERVICES AND OTHER DIRECT HUD CONTRACTS INCLUDING RESEARCH AND DEVELOPMENT. PART III - HUD'S FEDERALLY ASSISTED CONSTRUCTION CONTRACTS. (E.G., LOW-RENT PUBLIC HOUSING; FHA INSURED HOUSING.)	GENERALLY SPEAKING IT DOES NOT COVER FUNDED AGENCY EMPLOYMENT. ALSO, NOT COVERED ARE CONTRACTS UNDER $10,000 AND OTHER CLASSES OF CONTRACTS EXEMPT UNDER OFCC REGULATIONS. (NOT TOO SIGNIFICANT).	BASIC ENFORCEMENT: PART I: 1. A POSITIVE CONTINUING PROGRAM OF AFFIRMATIVE ACTION IN EACH EXECUTIVE DEPARTMENT AND AGENCY. 2. COMPLAINT PROCEDURE WITH RIGHT OF APPEAL TO CIVIL SERVICE COMMISSION. PARTS II AND III: 1. CANCELLATION OF CONTRACTS AND FINANCIAL ASSISTANCE AGREEMENTS. 2. DEBARMENT AND REFUSAL TO EXTEND FURTHER FINANCIAL ASSISTANCE. 3. REFERRAL TO THE DEPARTMENT OF JUSTICE FOR APPROPRIATE LEGAL PROCEEDING.
EXECUTIVE ORDER 11063 - EQUAL OPPORTUNITY IN HOUSING ALL DEPARTMENTS AND AGENCIES ARE DIRECTED TO TAKE ALL ACTION NECESSARY AND APPROPRIATE TO PREVENT DISCRIMINATION IN HOUSING AND RELATED FACILITIES OWNED OR OPERATED BY THE FED. GOVT. OR PROVIDED WITH FED. FINANCIAL ASSISTANCE AND IN THE LENDING PRACTICES WITH RESPECT TO RESIDENTIAL PROPERTY AND RELATED FACILITIES (INCLUDING LAND TO BE DEVELOPED FOR RESIDENTIAL USE) OF LENDING INSTITUTIONS, INSOFAR AS SUCH PRACTICES RELATE TO LOANS INSURED OR GUARANTEED BY THE FEDERAL GOVERNMENT.	RACE, COLOR, CREED, OR NATIONAL ORIGIN.	HOUSING AND RELATED FACILITIES WHICH ARE OWNED OR OPERATED BY THE FEDERAL GOVERNMENT OR HOUSING AND RELATED FACILITIES PROVIDED BY FEDERAL FINANCIAL ASSISTANCE INCLUDING MORTGAGE INSURANCE AND GUARANTY PROGRAMS.	MOST CONVENTIONALLY FINANCED HOUSING. (HOWEVER, HOUSING THAT IS COVERED IS SUCH HOUSING CONSTRUCTED ON URBAN RENEWAL LAND SOLD BY THE LPA TO THE DEVELOPER.)	BASIC ENFORCEMENT: 1. CANCELLATION OR TERMINATION OF ANY AGREEMENT OR CONTRACT. 2. REFRAIN FROM EXTENDING FURTHER AID UNDER ANY PROGRAM. 3. REFUSE TO APPROVE A LENDING INSTITUTION OR ANY OTHER LENDER AS A BENEFICIARY UNDER ANY PROGRAM.

June 20, 1969

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF OHIO
EASTERN DIVISION

REGINALD BUSH, JR. RITA MAE BUSH ADRIENNE INGRID BUSH, Plaintiffs v. FRANK A. KAIM CAROLYN KAIM, Defendants	)	NO. C 69-32 MEMORANDUM OPINION AND ORDER

Lambros, District Judge:

This is a civil action arising under the Civil Rights Act of 1866, Title 42, U.S.C.A., §1982. The Court has heretofore granted a temporary restraining order against the defendants and has conducted an evidentiary hearing on the plaintiffs' motion for a preliminary injunction. Upon the evidence adduced at that hearing, the Court makes the following determination:

The plaintiffs, Reginald Bush, Jr., and Rita Mae Bush, are husband and wife; they are negroes; they have a four-month old daughter, Adrienne Bush.

Mr. Bush has recently been employed by the Mead-Johnson Laboratories as a medical sales representative. In connection with this employment, he was required to relocate in or near Cleveland, Ohio.

In order to secure suitable housing for himself and his family, he came to Cleveland on or about October 21, 1968. A friend suggested to him that if he were looking for a place to live, he should contact "Operation Equality."

"Operation Equality" is a non-profit corporation which attempts to help minority groups find adequate housing. It is staffed largely by volunteer workers. It is financed by

foundation grants and other charitable contributions and operates in the areas of both sales and rentals.

Mr. Bush contacted Operation Equality. He was interested primarily in renting a house, and the organization could not provide him with a suitable rental at that time.

On or about November 5, 1968, Mr. Bush returned to Cleveland, again seeking housing. He contacted Operation Equality, but secured no good leads.

He then began looking in the newspapers for rental housing. In the Cleveland Plain Dealer edition of Saturday, November 9, 1968, Mr. Bush noticed the following advertisement: "Eastlake ranch, 2-bedrm, carpeted living rm, attached garage; spotless, $150. Reference 261-2820."

A similar advertisement appeared in the Sunday edition of the Plain Dealer. In the Plain Dealer edition for Monday, November 11, 1968, an advertisement appeared, which was identical with the others, except that the price asked had been reduced to $140.00.

The defendants, Frank A. Kaim and Carolyn Kaim, are the owners of the property which was advertised as indicated above in the Cleveland Plain Dealer. This property is a single-family house located at 813 Stevens Blvd. in Eastlake, Ohio. This is the only rental property owned by these defendants. Mr. Kaim is a real estate agent and is experienced in the rental and sale of real property.

Mr. Bush called the number indicated in the advertisement at about 6:00 p.m. on the evening of Saturday, November 9th. He spoke with Carolyn Kaim. He asked to come out and view the property. Arrangements were made for him to come out that evening. Mrs. Kaim gave him directions to reach the property.

Bush arrived at about 8:30 that evening. Mr. Kaim met him at the door and showed him through the house. During the course of this tour and after they had been through a few rooms, Mr. Kaim told Bush that he had been showing the house to a number of other people and had received part of a rental deposit from a man to whom he had shown the house that day. Kaim also stated that he had not yet had time to tell his wife about this deposit, but that he was fairly certain the people who gave him the deposit would rent the house. Bush asked Kaim to call him the next day and let him know if the house had been taken. Although Mr. Kaim agreed to call the plaintiff, he never did so.

During the course of the meeting between Kaim and Bush, Kaim asked Mr. Bush whom he worked for, and Bush told him. Mr. Kaim did not ask the size of Mr. Bush's family; he did not ask him his age; he did not ask for credit references; and he did not request Mr. Bush to fill out a rental application.

Mr. Bush became suspicious as a result of his meeting with Mr. Kaim. He called a Mrs. Talbot, who works for Operation Equality and told her what had occurred. He asked her to verify whether the house was in fact rented. She referred him to Mrs. Catherine Worley, a part-time employee of Operation Equality. Arrangements were made whereby Bush and Mrs. Worley would go out to the house on Monday to see if Bush could rent it. If they were unsuccessful, another Operation Equality volunteer would then appear at the house and attempt to rent it.

Although Mr. Bush testified that he made these arrangements "through" Mrs. Worley and that he directed the operation, it appears that these arrangements were worked out jointly by him and Mrs. Worley, and that Mrs. Worley actually contacted the other Operation Equality volunteer and organized the subsequent proceedings.

Mrs. Worley called Mrs. Joan M. Maguire, another Operation Equality volunteer. Mrs. Worley then went to the motel at which Mr. Bush was staying and picked up $50.00 in cash to be used as a deposit on the house. She kept the cash and dropped a $50.00 check drawn on Operation Equality at Mrs. Maguire's home.

She had previously, in a phone conversation, instructed Mrs. Maguire to make an appointment to rent the house the following day. Mrs. Worley, Mrs. Maguire, and Mrs. Maguire's husband are white.

On Monday morning, Mrs. Worley called Mrs. Kaim sometime between 11:00 and 12:00 a.m. Mrs. Worley asked if the house was still available for rent. Mrs. Kaim said it was. She made an appointment to come out and view the house.

Mrs. Maguire also called up and asked if the house was for rent. The woman who answered the phone stated that it was. She then made an appointment to come out and view the house.

Mrs. Worley and Mr. Bush drove out to the house on Monday afternoon. They arrived at about 1:30. Mrs. Roland, who was at that time a tenant in the house, opened the door and allowed them to enter. Soon after, Mrs. Kaim arrived.

There is a dispute over the content of the conversation that took place at the house. The Court concludes that the conversation was essentially as follows:

Mr. Bush introduced himself and Mrs. Worley. He stated that he had come to rent the house. Mrs. Kaim told him that a number of other applications were pending for the property and that the Kaims weren't sure whether there was a deal or not. Mrs. Worley stated that Mrs. Kaim had told her over the phone that the property was still available. Mrs. Kaim answered that she was still taking all applications from persons interested in the property. Mrs. Worley asked why

she had not taken an application from Mr. Bush. Mrs. Kaim said that no application from Mr. Bush was necessary, since she already had his name and phone number and could contact him.

To summarize this conversation, Mrs. Kaim declined to rent the property to Mr. Bush at that time. Mrs. Worley and Mr. Bush, unsuccessful in their attempt to rent the house, then left. They drove to the corner of the block, parked the car, and waited.

A few minutes later, Mrs. Maguire drove around the corner and proceeded to the Kaim house. She waved to Mrs. Worley and Mr. Bush as she drove by.

Mrs. Maguire was in the house for ten to fifteen minutes. Mrs. Kaim showed Mrs. Maguire around the house. Mrs. Kaim asked where Mrs. Maguire's husband worked. Mrs. Maguire told her that he worked at the Special Electric Company. Mrs. Kaim wrote this information down together with Mrs. Maguire's name. In the course of this conversation, Mrs. Maguire also told Mrs. Kaim that she had one child. Actually, she has five children.

According to Mrs. Kaim, she asked Mrs. Maguire where her checking and savings accounts were and also asked about her credit. According to Mrs. Maguire's testimony, she was not asked any questions on these subjects.

Mrs. Maguire asked if the house had been rented, and Mrs. Kaim replied that it had not. Mrs. Kaim asked Mrs. Maguire if she wanted to rent the house. Mrs. Maguire said yes. Mrs. Maguire asked Mrs. Kaim if she would accept $50.00 as deposit, and Mrs. Kaim said yes. Mrs. Maguire gave Mrs. Kaim her personal check for $50.00, which Mrs. Kaim accepted.

Mrs. Maguire then left the house, met Mrs. Worley and Mr. Bush and proceeded to the Shoregate Shopping Center, where they discussed what had happened.

The next night, Tuesday, November 12, 1968, Mrs. Maguire and her husband, Kevin Maguire, went out to the property at 813 Stevens. They met with Mr. & Mrs. Kaim. Mr. Kaim showed Mr. Maguire through the house. The Kaims and the Maguires then went into the kitchen and filled out a "Rental Application and Agreement." This was plaintiffs' exhibit 2 at the hearing. Mr. Kaim asked Mr. Maguire for a $140.00 security deposit in connection with the lease. Maguire gave Kaim $90.00 in the form of a personal check. Mr. Maguire had previously received money ($90.00) from Operation Equality to reimburse him for this payment. The $90.00, together with the $50.00 deposit which Mrs. Maguire had previously given, constituted the $140.00 security deposit, which was accepted by the Kaims.

The Kaims and the Maguires both executed the so-called "Rental Application and Agreement," which is actually a lease for the premises. Two provisions of this agreement are relevant here. Paragraph 5 provides:

> "The within premises are hereby rented for a period of 12 months, commencing December 1, 1968, and this agreement shall automatically renew itself thereafter, running continuously for like periods, unless tenants shall give to the landlord not less than 30 days' written notice, prior to the expiration of the term then running, of tenants' intention to terminate said tenancy at the expiration of the then existing term, or unless the landlord shall legally notify tenant to vacate the within premises, or unless the landlord notified the tenant, by registered mail, of any change in the monthly rental or any other terms of the within agreement."

Paragraph 6 provides:

> "Said premises shall be used only as a dwelling and for no other purpose; nor shall said premises or any part thereof be sublet or assigned, nor shall the number of occupants be increased, without the written consent of the landlord first had."

During the course of the conversation between the Kaims and the Maguires, Mrs. Roland, who was then the tenant, entered the kitchen. According to Mr. Maguire's testimony, Mrs. Roland asked Mr. Kaim if it was "necessary to rent to colored." Mr. Kaim answered that he could rent to whomever he wished, but if he was selling, it would be necessary to raise the price.

According to Mr. Kaim's version of this conversation, Kaim asked Maguire why he was selling the house that he then lived in. Maguire said that colored were moving into the neighborhood. Mrs. Roland then asked Mr. Kaim what a person could do when a colored person asked to buy his home. Mr. Kaim testified that he said a person could do nothing, if the negroes would pay the asking price.

On Saturday, November 30, Mr. Bush's appliances were moved into the house at 813 Stevens Blvd. The utilities had been turned on and placed in his name. On Sunday, December 1, Mr. Bush moved in.

The Maguires both testified that they were acting as "agent" for Mr. Bush in seeking to rent the premises and in signing the lease. Mrs. Maguire testified that she entered into the lease on Mr. Bush's behalf and not on her own behalf.

Mr. Maguire testified that he never represented to the Kaims that he was renting the property for himself. He also testified, however, that he never told the Kaims that he was acting for Mr. Bush or anyone other than himself.

Both Mr. & Mrs. Maguire testified that as far as they are concerned the lease belongs to Mr. Bush and that they rented it for Mr. Bush and not for themselves. Nevertheless, as they themselves stated, they behaved at all times as though they were renting the property for themselves.[1]

1) Mrs. Worley testified that she had never met Mr. Bush prior to Sunday, November 10. Mrs. Maguire stated that she had never met Mr. Bush until after her first visit to the house on Stevens Blvd. Mr. Maguire testified that he did not meet Mr. Bush until early in December, 1968.

Mr. Maguire has tendered to Mr. & Mrs. Kaim two checks, each for $140.00. One is dated November 30, 1968, and one is dated December 30, 1968. These were intended by Mr. Maguire to constitute the rent, paid in advance, for the months of December and January. Mr. Kaim has not cashed these checks and has returned them to Mr. Maguire. Mr. Bush has sent checks for $140.00 to the Maguires for rent for each of these months. Mr. Bush testified that the Maguires are holding this money for payment to Mr. Kaim.

At certain times Mr. Bush has stated that he is a "guest" of the Maguires in the house at 813 Stevens Blvd. It appears, however, that he is not a guest, but rather pays rent to the Maguires, who in turn have attempted to make rental payments under their lease to the Kaims.

Mr. Kaim, on January 10, 1969, sent a certified letter to the Maguires stating that they were in violation of their lease agreement in that they had sublet or assigned the premises without Mr. Kaim's written consent. Kaim also notified Mr. Bush that he had no right to be on the premises. He then filed suit against Bush in the Municipal Court of Willoughby, Ohio for forcible entry onto the premises.

Mr. Bush is aware of the non-assignability provision in the lease between the Maguires and the Kaims. He has never asked either of the Kaims for permission to live in the house.

The Kaims in their testimony sought to rebut any inference that they refused to rent to Mr. Bush solely on the basis of his race. Mrs. Kaim stated that she had been attempting to rent the property for a number of days before she spoke with Mr. Bush. She stated that she had no formal application forms, but that she took down certain information on a sheet of paper for each prospective tenant. She stated that she would ask people for their age, their place of employment, the number of persons in their family, how long

they had been in the city, and how long they planned to stay.

She testified that she asked Mr. Bush what his employment was, and that he stated he was a sales representative. He also stated that he was moving to Cleveland from Washington with his wife and daughter.

Prior to speaking with Bush, Mrs. Kaim had taken six or seven "applications" to rent the property. She had mentally rejected two of the applicants as not being potentially good tenants. The other four of the six applications she took were from people who were not very interested in the property. Mr. Bush was the only negro applicant.

On November 9, at the time she first made arrangements with Mr. Bush to come and view the premises, she had not spoken with her husband all day.

Mr. Kaim arrived home at 7:30 p.m. He testified that he had shown the property to another man on Saturday afternoon and had accepted a deposit from this man to hold the property. The Kaims both testified that he told Mrs. Kaim about this when he arrived home. According to the Kaims' testimony, Mr. Kaim then tried to reach Bush, but he had already left his motel. Mr. Kaim testified that he does not remember the name of the man who gave him the deposit, and he could furnish no other information on this man's identity.

When Mr. Bush came out to the house on Saturday night, Mr. Kaim told him that he had received a deposit on the property. He told Mr. Bush that he would let him know whether the property was rented, but he did not, in fact, ever call him.

Mrs. Kaim stated that she told persons who called about the apartment on Sunday that the Kaims had accepted a deposit for the property and that there was an application pending.

PAGE PARTIALLY ILLEGIBLE

No one came out after being told that. On Sunday night, the person who gave the deposit called and said he did not want the property, because it was too small. Mr. Kaim returned his deposit to him on Monday.

When Mrs. Worley and Mr. Bush came out to the house, there were no applications pending to rent the property other than the ones Mrs. Kaim had received the previous week. Mrs. Kaim testified that after she talked with Mrs. Worley and Mr. Bush and before she talked with Mrs. Maguire, another woman came out to view the premises. This woman was a divorcee who had two small children, and Mrs. Kaim said that she did not think the woman could afford to pay the rent. Nevertheless she said she took a rental application.

Mrs. Kaim said that when Mrs. Maguire came out to the house, she looked like the kind of tenant that Mrs. Kaim wanted. Mrs. Maguire said that she and her husband would do their own painting and that they would keep up the yard. Mrs. Kaim said she looked like an ideal tenant. Mrs. Kaim asked Mrs. Maguire where her husband worked, where they lived, where their checking and savings accounts were, and about their credit.

After Mrs. Maguire put down a deposit, Mr. Kaim, according to his own testimony, checked to see whether they owned the house in which they were living and to see whether they had an account at the Union Commerce Bank.

The Kaims gave three reasons why they preferred the Maguires over the Bushes. (1) They preferred an older couple, (2) they preferred a couple with no children, and (3) they preferred a tenant with good credit. Nevertheless, although the Maguires physically appear to be older than Mr. Bush, neither of the Kaims asked the Maguires or Mr. Bush what their respective ages were. In addition, Mr. Bush was not

asked about his income. The Kaims made no attempt to check on his credit. Mr. Bush had one child; the Maguires represented that they had one child.

Mrs. Kaim testified that she would be "a little reluctant" to rent to a negro because of the probable feelings of the people in the neighborhood. Mr. Kaim testified that he was "somewhat apprehensive" about renting to a negro. He stated that he would consider renting to Mr. Bush even today, but that he would turn him down if he had someone who was a better qualified tenant.

Mr. Kaim stated that Mr. Bush is a presentable man and that the house is presently in good condition, although not in as good a condition as when the Rolands lived there.

The Court has studied the significant portions of the testimony of all the witnesses. The Court has concluded that the Kaims declined to rent to Mr. Bush solely for the reason that he was a negro and for no other reason. The Court has further concluded that the asserted reasons for the Kaims' refusal to rent to Mr. Bush are afterthoughts and were not considered by the Kaims at the time they rented the premises.

Mr. Kaim testified that on Saturday, November 9, when he spoke with Mr. Bush, a man had made a deposit to rent the property. Nevertheless, he was unable to produce the name of this individual or any other information with respect to his identity. In addition, although the Kaims stated that they attempted to reach Mr. Bush on Saturday evening to tell him about the deposit Kaim had received, Mr. Kaim did not mention any alleged deposit until midway through Bush's tour of the house.

The Kaims contended that they were primarily interested in an older couple with good credit. Nevertheless, they did not ask Mr. Bush for his age, he did not ask the Maguires

their age. They did not inquire into Mr. Bush's credit. Furthermore, the Court has concluded that they made no inquiry into the Maguires' credit.

Although Mr. Bush expressed a willingness to lease the house at a rental of $150.00 per month, and although Mr. Kaim told Bush that he would call him if the property became available, the Kaims then advertised the property at a reduced rental and did not even call Bush before doing so.

For the above reasons among others, the Court discounts the assertions by the Kaims that they declined to rent the property to Mr. Bush for reasons other than his race. The Court has concluded that the Kaims never actually considered renting the property to Mr. Bush. The Court has further concluded that the sole basis for the refusal of the Kaims to rent the property to Bush was his color. The reasons now put forth by the Kaims to justify their refusal are afterthoughts and did not enter into their consideration at the time.

The Court finds that the Kaims were willing to lease this property at a monthly rental of $150.00, later reduced to $140.00. The plaintiff, Mr. Bush, was willing to rent the property on these terms and communicated this willingness to the defendants, both on Saturday, November 9 and on Monday, November 11. The defendants were aware of the willingness of the plaintiffs to rent the property on these terms. Nevertheless, the defendants refused to rent the property to the plaintiffs. This refusal was based solely on the plaintiffs' race and for no other reason.

This action arises under the provisions of Title 42, U.S.CA., §1982, the so-called Civil Rights Act of 1866.

That Act provides:

> "All citizens of the United States shall have the same right, in every State and Territory, that is

enjoyed by white citizens thereof to inherit, purchase, lease, sell, hold, and convey real and personal property."

Plaintiffs' allege that they have been denied the "same right" to lease property guaranteed them by Section 1982 solely on the basis of their race.

Court's ruling of no agency and subletting question

The parties, in their presentation and arguments before the Court, have emphasized the legal issues relating to the rights of the parties under the lease. Plaintiffs assert that the Maguires, when they leased the house, were acting as agents for Mr. Bush, who was their undisclosed principal; that they rented the property for Mr. Bush; that Mr. Bush is the real lessee. Thus, the plaintiffs claim there has been no assignment of the lease in breach of paragraph six, and the plaintiff Bush is entitled to remain on the property under the provisions of the lease executed on his behalf by his agents.

The defendants assert that there has been a prohibited sublet or assignment of the lease, and that this represents a breach of the lease provisions. The defendants also assert that the lease was procured by misrepresentations made to the defendants by the Maguires--specifically, that they were renting the property for themselves, that they only had one child, and that they themselves intended to live in the house. For these reasons the defendants assert that the plaintiffs are wrongfully on the premises, have no rights under the lease, that the lease itself was procured by fraud, and that the defendants are justified in evicting the plaintiffs.

The Court does not credit the issue of the rights of the parties under the lease with the importance the parties have attributed to it. The Court has concluded that this issue is not of critical significance in this case and, indeed, may not even be relevant.

Plaintiff must show has been deprived of protected right.

This case arises under Title 42, U.S.C.A., §1982. The plaintiff, to sustain a cause of action under this section, must prove that he has been deprived of the "same right. . . to. . . lease. . . real. . . property" as is enjoyed by white citizens. He must show that he has been denied the opportunity to rent the property solely on the basis of his race. If there has been such a denial, then a cause of action under Section 1982 arises. The plaintiff acquires a right derived from Section 1982. This right is conferred by the federal law. It is not dependent on the state law of contract.

State law may become applicable.

The plaintiffs' cause of action, if any, is derived from the discrimination and arose at the time of the discrimination. The Court must determine the rights of the parties as of the time of the discrimination, and restore to the plaintiff that of which he has been deprived. State law issues may become applicable here, particularly as the result of intervening events, but the Court essentially must determine whether a federal right has been denied.

Important at we estab. h discrimin-on.

If the plaintiffs were denied their "right" to rent this property solely on the grounds of their race, then a cause of action exists by reason of Section 1982, and the Court must seek to restore this right to the plaintiffs. On the other hand, if no discrimination occurred, then no cause of action exists under Section 1982 and the plaintiffs' rights, if any, can be derived only from the state law contracts. Since the Court has determined that a discrimination was practiced, it does not reach the issues of the state law of contracts.

The landmark case interpreting Section 1982 is Jones v. Alfred H. Mayer Co., 392 U.S. 409 (1968). The Jones decision resurrected this section, which had long been regarded as insignificant and duplicative. Indeed, in seeking to interpret and apply Section 1982, the Court is without guidance from other authorities. The Court has been unable

to discover any reported decisions subsequent to Jones v. Mayer which apply Section 1982.[2] A discussion of the Jones v. Mayer case is, therefore, particularly important.

The precise issue before the Supreme Court in Jones v. Mayer was whether Section 1982 barred all racial discrimination, or merely discrimination which was the product of state action. The Court stated: "We hold that Section 1982 bars all racial discrimination, private as well as public, in the sale or rental of property, and that the statute, thus construed, is a valid exercise of the power of Congress to enforce the 13th Amendment."

The issue of whether Section 1982 bars private discriminations in the sale or rental of houses can no longer be debated. This issue is conclusively settled by Jones v. Mayer.

The Court also considered the relationship between Section 1982, which was the Civil Rights Act of 1866, and Title 42, U.S.C.A., §3601 et seq., which is the so-called Fair Housing Act of 1968. The Court held that these two statutes have an independent and concurrent existence. As the Court stated in referring to the 1968 Act; "Its enactment had no effect on Section 1982. . . ." Indeed, in both the Jones case and the present case, the discrimination involved would not come under the provisions of the 1968 Act. In the present case, the defendants and other persons similarly situated are specifically exempt from the provisions of the 1968 Act, Title 42, U.S.C.A., §3603(b)(1) and (c)(1). As the Supreme Court determined, however, these acts have independent significance and the exemptions in the 1968 Act have no effect on litigation under the 1866 Act.

2) Dobbins v. Local 212, International Brotherhood of Electrical Workers, 292 F.Supp. 413 (S.D. Ohio 1968), the only case involving Section 1982, is not relevant here.

The Court also set forth the standard to be utilized in determining whether an individual had been deprived of rights guaranteed him under Section 1982: "So long as a Negro citizen who wants to buy or rent a home can be turned away simply because he is not white, he cannot be said to enjoy 'the same right. . . as is enjoyed by white citizens. . to. . . purchase [and] lease. . . real and personal property.' 42 U.S.C., §1982." (Emphasis is Court's.) As the Court went on to state, Section 1982 "must encompass every racially motivated refusal to sell or rent." The Court noted with approval the statement from the earlier case of Hurd v. Hodge, 334 U.S. 24 (1948) that a discrimination would exist where a negro is denied the opportunity to purchase a home "solely because of his race and color."

The standard set forth by the Supreme Court in Jones v. Mayer is identical to the one applied for most other statutes relating to civil rights. Other courts, in seeking to determine whether a petitioner had been denied rights guaranteed him under these statutes, have looked to determine whether there was a discrimination made "on the basis of race," Cypress v. Newport News General and Non-Sectarian Hospital Assoc., 375 F.2d 648 (4th Cir. 1967); or which was the "product of racial bias," Lewis v. City of Grand Rapids, Mich., 356 F.2d 276 (6th Cir. 1966); or was "motivated by racial considerations," Brooks v. School Dist. of the City of Moberly, Mo., 267 F.2d 733 (8th Cir. 1959); or was "based solely on account of race," Brooks v. School Dist., supra; or was made "because [plaintiff] was a negro," Lewis v. City of Grand Rapids, supra. See also Rolfe v. Cty Bd of Ed. of Lincoln Cty, Tenn., 391 F.2d 77 (6th Cir. 1968).

From the above authorities, it is apparent that this Court is required to apply the following standard in the

present case: An individual is denied the "same right. . . as is enjoyed by white citizens. . . to. . . lease. . . real. . . property" if he is prevented from renting the property solely because of his race. The Court must determine in each case whether the refusal or failure on the part of the landlord or owner to rent to the plaintiff was motivated by racial considerations, was based solely on account of race, or was made because the plaintiff is a negro.

In sustaining his burden for proving that there has been a prohibited discrimination under the Act, the plaintiff must show each of the following elements: (1) that the owner (or responsible party) placed the property on the open market for sale or rental, (2) that the plaintiff was willing to rent or purchase the property on the terms specified by the owner, (3) the plaintiff communicated this willingness to the owner at a time when the property was available for sale or rent, (4) that the owner refused to rent or sale the property to the plaintiff on the terms which the owner indicated would otherwise be satisfactory, and (5) that there is no apparent reason for the refusal of the defendant to rent the property to the plaintiff other than the plaintiff's race.

The defendant may then come forward and rebut the evidence establishing any of these elements, or he may show that there were reasons other than the plaintiff's race underlying his refusal to rent to the plaintiff. Cypress v. Newport News General and Non-Sectarian Hospital Assoc., 375 F.2d 648 (4th Cir. 1967), Lewis v. City of Grand Rapids, Mich., 356 F.2d 276 (6th Cir. 1966), Rolfe v. County Bd of Ed. of Lincoln Cty, Tenn., 391 F.2d 77 (6th Cir. 1968), Brooks v. School Dist. of the City of Moberly, Mo., 267 F.2d 733 (8th Cir. 1959).

Section 1982 does not prohibit an owner from considering factors other than race in determining whether to sell or rent his property to a negro, or to any other person for that matter. An owner can refuse to rent or sell to anyone, negro or white, for any reason he chooses so long as the motivating reason for this decision is not the individuals race or color.

The statute guarantees to negroes only the "same right" as is enjoyed by white citizens. It does not purport to grant to negroes rights which exceed those of white or other citizens. It provides merely that an owner may not refuse to rent to a negro solely on the basis of his race. Thus, an owner may refuse to rent to a negro for any reason he would refuse to rent to a white man. The statute merely prohibits him from refusing the negro solely because he is a negro.

The Act does not prohibit an owner from considering any factors other than race which he feels are relevant in determining whether to rent to one individual or another. Such factors, which an owner might consider, include the credit standing of the applicant, his assets, his financial stability, his reputation in the community, his age, the size of his family, the ages of his children, his past experience as a lessee or tenant, the length of time he plans to occupy the premises, and whether he is or is not a transient.

The owner may also consider more subjective factors in determining whether he will rent to one individual or another. Thus, he may consider the applicant's appearance, his demeanor, the owner's estimate of his trustworthiness or truthfulness or other subjective factors. Indeed, businessmen utilize such conclusions and opinions in their daily affairs.

Although such factors are subjective, they may be considered. Nonetheless, the owner may later be called upon to demonstrate in court that these and not racial motivations were responsible for his decision in refusing to rent or

sell to a negro. Subjective factors are by their nature difficult to prove and often have little more than the credibility of the individual witness behind them.

An owner may even refuse to rent to an individual simply because he does not like him. No one is required to rent or sell to an individual he doesn't like. As in other cases, however, the owner may later be called upon to demonstrate in court that his personal dislike of an individual, rather than the individual's race, was responsible for his decision to refuse him as a tenant.

The owner may consider such factors as those set out above in determining whether to rent or sell to <u>any</u> individual. He is not precluded by Section 1982 or by any other federal statute from considering such factors. Indeed, <u>any</u> factor, other than race, which is relevant to a decision whether to rent or sell to an individual may be considered, and the list of factors set forth above is not intended to be, and could not constitute, an exclusive list.

In many cases of this nature, and in the present case, some or many of the above factors may be relevant. There will likely be individual differences between the negro plaintiff and the other applicants for the property. In the present case, for example, there is a difference in the ages of the Maguires and the Bushes. There is a possible difference in their credit and financial standing.

Once the plaintiff has made out a prima facia case of discrimination, the owner must come forward and show that there were other factors responsible for his decision not to rent to the plaintiff. It is not sufficient that differences between the plaintiff and other applicants exist. The owner must also show that he actually considered these other factors and used them, rather than race, as the basis for making his decision.

This presents primarily an evidentiary question and often an issue of credibility. The Court may consider a number of things in determining whether the owner actually utilized relevant non-racial elements in deciding whether to rent to the plaintiff as opposed to another individual: (1) Did the owner request information relevant to these subjects from the plaintiff, (2) did the owner request such information from other applicants, (3) did he secure such information from other sources, (4) did he request this information from the plaintiff and/or from the other applicants during the period in which he was selecting a tenant, (5) did the owner make any attempt to follow up on this information or to check its accuracy, (6) did he perform this follow-up or checking process during the time in which he was deciding to whom to rent, (7) were there other applicants with better or more desirable ratings in these areas than the plaintiff.

The above are some of the elements which the Court may consider in determining whether the defendant's decision not to rent to the plaintiff was racially motivated or not. There may, of course, be other factors, and the above is not an exclusive list.

In the present case, certain differences other than race did exist between the Bushes and the Maquires. Nevertheless, although these differences did exist, the evidence establishes that the defendants did not consider them in refusing the plaintiffs. Rather, they based their decision not to rent to the plaintiffs solely upon considerations of race.

The Court has concluded that the defendants' refusal to rent this property to the plaintiffs on Saturday, November 9 and Monday, November 11 was motivated solely by factors of race and for no other reason. The plaintiffs have been

deprived of the rights guaranteed them under Title 42, U.S.C.A., §1982. The Court is, therefore, called upon to fashion a preliminary order to preserve the status quo between these parties pending the outcome of this litigation and to prevent further deprivations of plaintiffs' Federally-guaranteed rights during the pendency of this litigation.

This is an action seeking injunctive relief. Such an action calls upon the Court to exercise its extraordinary powers. Such powers should be, and are, invoked only under extraordinary circumstances. Nonetheless, the present case is an extraordinary case. The unlawful conduct of the defendants can only be remedied by the issuance of injunctive relief. No adequate remedy at law exists; equity must respond.

The defendants urge that injunctive relief should be denied because of the methods used by the plaintiffs in obtaining a lease. Such tactics are, indeed, not to be favored. Nevertheless, had the plaintiffs not utilized such tactics to acquire possession of the premises, they would have found themselves without a remedy once the home had become occupied by another tenant who was without knowledge of the prior discrimination.

The Court, having determined that injunctive relief is required, must fashion a fair and just order. In tailoring this order, the Court seeks to prevent any further deprivations of the plaintiffs' rights under Section 1982. The Court also seeks to restore to the plaintiffs that of which they have been deprived.

The Court is also cognizant of the complexities of the landlord-tenant relationship. The Court seeks to preserve and foster, rather than to disrupt, a normal landlord-tenant relationship between the plaintiffs and the defendants. ..

The Court seeks to restore to the plaintiffs that of which they have been deprived. The defendants held their property out for rental under certain terms and conditions. These terms and conditions are embodied in the Rental Application and Agreement entered into between the Kaims and the Maguires. The defendants, in refusing to rent to the plaintiffs, have deprived them of the right to enter into a lease for these premises under these terms and conditions. It was a rental of the property under these terms that the Kaims held forth to the white applicants; and it is a rental of the property under these terms that they have deprived the plaintiffs.

The Court, in seeking to restore to the plaintiffs that of which they have been deprived, and to preserve the status quo pending the outcome of this litigation, will secure to plaintiffs, insofar as possible, the position which would have been enjoyed by white citizens under the same circumstances. The plaintiffs are not entitled to greater rights; neither are they entitled to lesser rights.

It is, therefore, ordered as follows:

I

It is ordered that the defendants are restrained and enjoined from each of the following acts and activities:

1. From proceeding with Case No. 15705 in the Willoughby Municipal Court, Willoughby, Ohio.

2. From commencing any other proceedings or litigation directed toward evicting or disturbing the tenancy or peaceful possession of the plaintiffs at the property at 813 Stevens Blvd., Eastlake, Ohio.

3. From attempting in any other way to disturb the possession of the plaintiffs in the property located at 813 Stevens Blvd., Eastlake, Ohio.

It is further ordered that the defendants permit the plaintiffs to occupy the above-mentioned premises under like

terms and conditions as those embodied in the Rental Application and Agreement entered into between the Kaims and Mr. & Mrs. Maguire, including paragraph five of said Agreement, which states that the premises are rented for a period of twelve months commencing December 1, 1968.

II

The injunctions and commands contained in part I of this order are specifically conditioned upon the performance by the plaintiffs of each of the following acts:

1. The plaintiffs shall tender to the defendants on or before February 3, 1969, all rent presently in arrears for the property at 813 Stevens Blvd., Rastl 'e, Ohio.

2. Plaintiffs shall comply with all the terms and conditions of the Rental Application and Agreement entered into between the Kaims and the Maguires.

III

In the event that the plaintiffs or the defendants do not live up to and comply with the terms and conditions of the Rental Application and Agreement entered into between the Kaims and the Maguires, or in the event that the plaintiffs become undesirable tenants for reasons other than their race, or in the event that either party desires to terminate the tenancy by reason of the expiration of the term specified in paragraph five of the Rental Application and Agreement, either party may apply to this Court for a modification of the order entered this date.

IV

It is ordered that the bond required of the plaintiffs in connection with their motion for a temporary restraining order be continued and constitute a sufficient bond under the terms of this preliminary injunction.

V

This order shall become effective at 12:00 noon, February 5, 1969. Pursuant to the provisions of Rule 65(a)(2) of the Federal Rules of Civil Procedure, it is ordered that the plaintiffs' application for a preliminary injunction be and is hereby consolidated with the trial of this action upon the merits. This consolidation shall be subject to the request by any of the parties to this action to introduce further evidence upon the merits of this litigation. Said request is to be made within thirty days of this date. If no such request is made within thirty days, then the Court's determination and Order of this date shall become the final order terminating this action; and this Court's preliminary injunction entered this date shall con[illegible] a permanent injunction.

This Memorandum Opinion and Order constitutes the Court's findings of fact and conclusions of law.

Thomas D. Lambros
United States District Judge

RECOMMENDATIONS

I. Public Education Regarding Housing Discrimination

Those of us directly involved in programs to improve relations between the races in Atlanta anticipate acute difficulties in the immediate future. These difficulties are rooted in the condition of living of a significant number of our citizens. This condition is largely a product of artificial restraints on the free access of minority group citizens to employment opportunities and to the housing market. These restraints have a reciprocal effect. They create an environment that greatly reduces the potential of many of these citizens to participate productively in the local economy; this lack of opportunity, in turn, blocks the efforts of these citizens to improve their environmental conditions. We offer the following facts as evidence of the continuing environmental deterioration that adversely affects a substantial portion of Atlanta's residents. These are the facts:

1. The ratio of Negroes to whites in Atlanta is rising sharply -- up from 38 to 43 per cent of total population in the past five years;

2. But, while the Negro population is rising, its share of available housing has dropped. We offer the following evidence that this is the case:

. . . Negro housing is overcrowded -- a Welfare Department report shows a 90 per cent increase in density of residents in one Negro sector during the past five years (Merritts Avenue, N. E.);

. . . Negro housing is expensive -- Negroes who can afford to buy their own homes find lot prices start at $3,000 and that building costs average 10 per cent higher than for equivalent housing in white neighborhoods;

. . . Negro rents are disproportionately high -- rental prices have more than doubled between 1950 and 1960 (from $23.72 to $52.00) -- which means that the average Negro family pays only 22 per cent less per unit of housing than the white family, though family income is 43 per cent less than the average for white families;

3. Not only are supplies of Negro housing limited, their quality is sub-standard; the 1960 census reported that 46 out of 100 Negro homes in Atlanta were "deteriorating, dilapidated, or lacked essential amenities."

4. Public housing alone is not the answer -- about 15,500 Negro families have been displaced by public clearance projects in the past nine-and-one-half years. Of these, some 9,000 to 12,000 families qualified for public housing, but only 4,000 public housing units have been provided to meet their needs, leaving a minimum net deficit among public assistance eligibles only of at least 5,000 housing units.

5. As the map entitled, "Atlanta Residential Patterns" shows, most of the Negro residential areas in Atlanta either coincide with or border on areas of the city that are transitional, areas where over 50 per cent of the houses need minor repair, or where over 50 per cent of the houses need major repair. The map further shows that the city's public housing, as located, clearly reinforces Atlanta's pattern of racial segregation in housing.

II. Policy Statement for Equal Housing Opportunity

Our proposal consists of two elements -- a second Mayor's Conference on Housing, and an Action Program on Housing Opportunity. The Mayor's Conference can serve to outline the Action Program on housing and set the city's effort in motion. Once the Conference has stated and given full recognition to the problems of discrimination in housing in Atlanta, it becomes imperative that the city make a public policy of its desire to promote equal housing opportunity by every means it has available. Without such a public statement, the city's efforts can only be fragmented, its intent circumscribed, and its image as a progressive leader confused or denied. When, however, the Mayor affirms that the City of Atlanta means to provide equal housing opportunities for all its citizens, then public and private groups and individuals can give the Mayor their support and join in the equal housing program with trust and enthusiasm.

III. Role of Governing Body -- the "Beacon of Equal Opportunity"

The policy statement in the Mayor's Conference should be followed by an official resolution of the governing body. Study and preparation should follow to provide an anti-blockbusting ordinance and a fair housing ordinance to open the housing market on an equal basis for all seeking housing. The implementation of these ordinances should

not be directed toward alleviating grievances alone. Rather, the city should launch the effort with a "Good Neighbor" campaign. In addition, the city should provide the equivalent of a Fair Housing Center to assist homeseekers and to handle complaints of housing discrimination and blockbusting. The Center could be a staff addition within the Commission on Human Relations.

For public agencies in the housing area, we visualize an expansion of the efforts of government in addition to the activities undertaken by private interests. In this connection, we urge that there be a full and careful investigation of some imaginative new approaches to the housing dilemma that have recently been proposed -- for example:

. . . dispersing housing for low income residents in various compatible neighborhoods;

. . . using FHA and VA repossession housing;

. . . providing "homestead" financing through a development foundation.

IV. Role of Commission on Human Relations - Resource and Clearing House

The Commission on Human Relations can assist the Mayor in providing information to the public on housing discrimination and can prepare the documents for adoption by the governing body. The Commission can also carry out the "Good Neighbor" campaign and coordinate community groups in the effort. And, as mentioned above, the Commission

can supervise the Fair Housing Center's function. The Commission can oversee an active Metropolitan Development Foundation, to be discussed subsequently. And the Commission can call upon business, real estate, financial groups, as well as church and civic groups, for their cooperation and sponsorship of equal housing programs.

A basic element in any program for expanding housing availabilities must be the broadest possible exposure of the general public -- and of certain specific "publics" -- to the economic and social implications of any program to expand housing opportunities. The content of such an education program by the Commission could include several elements, among them:

. . . The dimensions of the housing crisis affecting Atlanta's Negro citizens;

. . . The root causes of this crisis and projections of their probable future impact on the community;

. . . The myths that have built up around the housing issue;

. . . Alternative solutions to eliminating housing discrimination, citing specific strengths and weaknesses of the various approaches;

. . . The experience of other communities faced with similar housing discrimination problems;

. . . The economic benefits that could be realized through a program to relieve housing shortages.

We recognize that developing and analyzing information relating to Negro housing problems and possible solutions

is a major undertaking. The selection of priority points of attack and of appropriate media and of techniques for presentation of findings also requires talent and energy. Fortunately, Atlanta has among its resources well-developed sources of sound information and several public and private agencies fully capable of dealing with each element of the task.

Atlanta's organization resources are significant and diverse. Among them are church and church-affiliated organizations, civic associations, the special service units of business and industry, educational institutions, and various other agencies that deal more directly with the various problems of racial minorities. Typical organizations falling into these categories include the United Church Women, the American Friends Service Committee, the Anti-Defamation League, the Chamber of Commerce, the Real Estate Board, the Community Development Department of the Georgia Power Company, and the Office of Economic Opportunity.

V. The Role of Southern Regional Council - the Ready Assist

While we would expect all interested parties to assist in developing means of increasing the supply of housing available to Negroes, we consider that the Southern Regional Council has special credentials in this area. The Council has for years been a knowledgeable and energetic force in the field of inter-race relations. It is familiar with programs in other cities, and is close

to the leadership in both the Negro and the white communities. Its Urban Planning Project, actively at work across the South, is ably staffed and has available to it the consulting services of Adley Associates, Atlanta city planning firm. Not only can the Council assist in articulating program elements requiring further elaboration and analysis, it can also help develop content and plan strategies for dissemination of information. In brief, the Coucil can effectively carry out the support role required for an effective city-wide approach to problems of minority housing.

VI. The Role of the Private Sector - the Entrepreneur in a New Market

It seems clear that much of the relief for Negro residents from the crisis in housing must come from the private sector, as emphasized in the Mayor's first Conference on Housing. The Council recognizes that this alternative poses problems of public policy, yet granting the Negro the freedom of market place seems to us to be the choice most consistent with Atlanta's nationwide reputation for developing sound, pragmatic solutions to problems relating to its growth and development. We consider a thoughtful exploration of possible private sources of Negro housing to be an area of urgent priority for four reasons:

1. Use of private resources will permit greater flexibility in the development, construction, and use of land and buildings;

2. With the incentive of the profit motive, we could expect to generate considerable in-puts of imagination and energy and to substantially broaden our attack on problems of housing Negro citizens;

3. Stress on the private housing sector can help to relieve the present recession in the building trades and also will have a generally beneficial effect on the local economy (each new home consumes an average of $4,000 in supplementary equipment, supplies, and services);

4. Finally, the public considers the private developer to be rational and soundly motivated and, for this reason, is likely to look favorably upon his involvement in the quasi-social field of housing.

Under the city's sponsorship and with continuing assistance from the Commission on Human Relations, there should be established a Metropolitan Development Foundation. This would be a corporation of banking, real estate, minority and civic group members who would provide both the expertise and the money to launch needed housing projects, with or without federal aid.

Also under city sponsorship and Commission supervision should be the gathering of commitments for equal housing opportunity. Realtors should be called upon to pledge the sale and rental of all housing on an open occupancy basis. Religious groups should be called upon to educate their members on the moral necessity and on the economic benefit of open housing. As many civic groups as possible should be called upon to make their commitment and pledge their cooperation.

In summary, the Second Mayor's Conference on Housing would follow this suggested outline:

I. Public Education on Housing Discrimination

A. The housing crisis affecting Atlanta's Negro citizens;

B. The myths that have built up around the housing issue;

C. The economic benefits that could be realized through a program to relieve housing shortages.

II. Policy Statement for Equal Housing Opportunity

III. The Role of the Governing Body - the "Beacon of Equal Opportunity"

A. Fair housing legislation.

B. "Good Neighbor" campaign.

C. Fair Housing Center

D. City housing programs.

IV. The Role of Commission on Human Relations - the Resource and Clearing House

A. Public information.

B. Preparation of fair housing documents.

C. Supervision of "Good Neighbor" campaign and Fair Housing Center Function.

D. Supervision of Metropolitan Development Foundation.

E. Gathering of Commitments for Equal Housing Opportunity

V. The Role of the Private Sector - the Entrepreneur in a New Market

11

APPENDIX

ADDITIONAL SUB-TOPICS TO SUPPLEMENT THE SECOND MAYOR'S CONFERENCE ON HOUSING

1. The Contribution of the Private Sector

   Metropolitan Development Foundation
   Zoning and Code Enforcement in the Rehabilitation Process
   Amenities for Neighborhood Up-grading
   Equal Opportunity in Housing Legislation
   Rental Clearing House
   Role of Real Estate Boards in Promoting Equal Opportunity

2. The Contribution of the Public Sector

   Criteria for Public Housing Occupancy
   New Developments in Public Housing Policy
   The Relationship of Public Housing to Patterns of Public Transportation
   The Role of Rent Supplements in Public Housing Programming
   New Public Housing Policies:
   - Criteria for Occupancy
   - Relationship to Public Transportation
   - Use of Rent Supplement

   The Impact of New Federal Programs on Housing Supply

3. The Contribution of Housing-Related Service Activities

   The Neighborhood Center
   Educational Programs
   Recreational Activities to Meet Neighborhood Needs
   The Housing Complaint Office
   The Role of Communications Media in Dispelling Housing Myths
   The Relations of Housing Programs to OEO Activities.

25¢

PEOPLE HELP THEMSELVES THROUGH COOPERATIVES

by Philip J. Dodge

PUBLIC AFFAIRS PAMPHLET No. 358

Phone (202) 382-4433

FOR RELEASE AFTER:
1:00 P.M., Saturday
October 26, 1968

"HOUSING COOPERATIVES: A MANDATE FOR PROGRESS"

Address by Robert C. Weaver, Secretary
Department of Housing and Urban Development
National Cooperative Month Celebration
Rochdale Village
Jamaica, New York
October 26, 1968

SUMMARY

THE COOPERATIVE HOUSING MOVEMENT IN THIS COUNTRY CAN BE EXPANDED GREATLY BY THE NEW FEDERAL HOUSING LEGISLATION OF 1968. Co-ops come under both the homeownership section, which subsidizes interest rates down to one percent, or under the rental housing section, with the same subsidy. The most important aspect of the cooperative movement, however, is that it is a strong force for integrated housing. In Rochdale Village, which is integrated, some 25,000 people of different cultural and religious backgrounds, and of different skin colors, live in harmony and mutual respect. It is only by this kind of effort that we can stop the present polarization of the races and the escalation of fear and mistrust for one another in this Nation.

I am pleased to be with you today for personal as well as official reasons.

I am a New Yorker by choice, and it is always a pleasure to be invited to the neighborhood. It also happens that after eight years in Washington, I will be moving back soon to face the challenge of establishing a new urban college in New York City. I hope and expect that young people from Rochdale will attend that college. We must enlist the best of our youth in those fields that have to do with cities and the problems of the people who live in cities. The next time you see me here, I may be recruiting students.

It is also a pleasure -- and this is both personal and official -- to help celebrate Co-op month, and particularly, that aspect of it that has to do with housing.

I have followed the cooperative housing movement for many years, and have supported its principles and its projects.

I have a special interest in the New York program because this is where I had my early exposure to some of the State efforts which were later converted into Federal law.

I was in Governor Harriman's Cabinet in 1955 as State Rent Administrator and it was at that time that this great Governor and his administration moved to initiate and implement the new Mitchell-Lama Housing Law.

This State led the Nation in founding the cooperative housing movement after the first World War. Today there are thousands of moderate-income families enjoying the cooperative way of life in New York, and here in Rochdale Village we find almost 6,000 of those families. Furthermore, the United Housing Foundation, sponsor of Rochdale, is now involved in a Bronx project, Co-op City, which will be the largest ever undertaken. There will be over 15,000 families in that project when it is completed.

These efforts are being repeated in many other states. The cooperative movement, which has an old and proud tradition in this Nation, is proving that age and experience is not sapping its vitality. The United Housing Foundation, the National Association of Housing Cooperatives and the other housing cooperatives are vigorous and youthful organizations.

The pioneering work in housing in New York has had nationwide repercussions. The Mitchell-Lama Act is not only the legislative foundation for Rochdale Village, but is also the precursor of Federal Government backing for the improvement of housing for low-income families. It became a Federal program under President Kennedy. It was expanded under President Johnson and this year the Johnson Administration brought in Federal legislation that can expand it beyond anything we dreamed of a few years ago.

There are two major points I should like to make today.

First, there is the impact on the cooperative movement of this new housing legislation, which is part of the Housing and Urban Development Act of 1968.

The other point is the impact by the cooperative movement -- as embodied in Rochdale Village -- on old patterns of segregated housing in this Nation.

As most of you know, the Federal Government's entry into the cooperative field began in the early 1950s. That effort has reached well over $1.5 billion in mortgage insurance today -- and that means housing in some 2,000 projects for well over 100,000 families in most of our states.

But since 1961 the Federal effort in cooperative housing has taken a new turn, primarily in serving lower income families. That new effort led to below-market-interest-rates and has now reached more than $200 million in mortgage insurance for more than 15,000 families in 18 states.

This, however, was not enough.

We could point with pride to the principle -- in effect giving lower-income families the kind of Federal mortgage support that had been in effect for those of higher income for many years.

But the volume was not great enough to make the kind of impact we knew must be made if we were to help some 20 million Americans get into decent housing.

So this year the President called for a 10-year program calling for the building and rehabilitation of 26 million units of housing, by far the most ambitious housing program in our history. Six million of these units would receive Federal aid of one kind or another. And the Congress passed this Act.

The two most important new programs as far as the cooperative housing movement is concerned are Sections 235 and 236 of the 1968 Act.

Section 235 begins as follows:

"For the purpose of assisting lower income families in acquiring homeownership or in acquiring membership in a cooperative association operating a housing project..."

This is the program whereby the Government will subsidize interest rates far more deeply than ever before -- down to 1 percent if necessary. It will for the first time bring the possibility of homeownership to low income families.

Section 236 permits the same subsidy for rental units owned by a nonprofit organization, a limited dividend entity -- or a cooperative. Rent supplement payments may also be authorized for tenants in projects financed under this new program.

This now gives the cooperative housing effort a far more comprehensive set of tools for urban development. And it has special advantages.

It can replace unusable housing with good housing. It can serve the entire spectrum of our population, from luxury dwellings for the most self-sufficient, to the lower income families which need governmental assistance.

It serves the deeply human need for pride of ownership, that intangible thing we have difficulty in describing, but which we know is there.

Our forefathers knew this hunger for property, for something they could call their own -- and they migrated from the old societies of Europe to find it here.

Today, if we do well with our new authority, we can help the most recent urban migrants -- the poor and the dispossessed from rural America -- fill the same need.

This is not the only legislative achievement of this year, however.

-- There is a far larger public housing program, using something called the Turnkey concept for greater speed and economy.

-- There is a large acceleration in the rent supplement program.

-- There is expanded assistance for other community facilities and services to help match the increased housing supply.

-- There is the National Housing Partnership concept, with tax incentives to help make the low and moderate income market more attractive to private investors.

-- There is added emphasis on the need to divert more urban renewal efforts into projects that will provide more new and rehabilitated lower-income housing.

-- There is a decent commitment to the Model Cities program, so we can get on with the job of rebuilding and rehabilitating not only the physical plant, but the lives of people in whole large rundown residential neighborhoods.

We have hammered away at our 1949 goal of "a decent home and a suitable living environment for every American family" for too long without achieving that goal. With this Act, the Congress again affirms that goal, but with the invaluable added increment of new legislation to meet it for the Nation's lower income families.

Cooperative housing is part of this vast and essential program. It is a vital part. You have management and business experience. You have trained people. You have commitment and heart for the job.

Perhaps those last are the most important assets.

An especially vital role of cooperative housing is its long devotion to the concept of dwellings open to the people

of all races. St. Francis Square in San Francisco is a notable Western example.

But here, in the heart of our Nation's most heavily populated urban area is a magnificant example -- Rochdale Village.

We know -- all of us here -- that the long battle to give a strong legal foundation to open housing has been essentially won with the Civil Rights Act of 1968, and its provisions that make fair housing the law of the land.

It constitutes an affirmative statement of national policy that is clear and unmistakable when it says: "It is the policy of the United States to provide, within constitutional limitations, for fair housing throughout the United States."

But the law goes beyond that. It spells out whose rights are protected and who is charged with responsibility for enforcement. It specifies what housing is covered, and when.

The Department of Housing and Urban Development is charged with the responsibility of putting policy into practice, and we intend to pursue that responsibility as vigorously as we can.

But the real test always will be how people of different background, of different interests, of different religious and racial backgrounds, and of different skin colors live and work together. It will depend on how teenagers of different skin

color get along in school together. It will depend on how children play -- and fight -- together.

That is where Rochdale Village has been particularly effective.

Here is a place where people with white skins have moved into an integrated housing complex in the middle of a segregated black neighborhood.

The United Housing Foundation is understandably proud of Rochdale Village because it is good housing. But it is most proud of the fact that this is very likely one of the largest and best examples of integrated housing in the country.

This is an important matter indeed when the violent events of the last several years have led to an increasing polarization of the races.

It is important when there are politicians on the national level inciting to race hatred and increasing the fear one American feels for another, only because his skin is of another color.

But in Rochdale Village the schools are integrated, and integrated education works.

In Rochdale Village there are more than 140 social, cultural and recreational organizations. And they are integrated, and they work.

There is reason for pride here, but not for complacency.

I think all of us realize that people have moved to Rochdale because the housing and facilities are good, and the price is right.

This is the way it should be.

But the fact that Americans of different skin colors and religious background have found they can live together in harmony is just as important, and is essential in the long and arduous pathway ahead.

It is never easy to end old myths, and there are myths that have grown among blacks about whites as well as among whites about blacks.

It is no simple matter to ignore the blatant calls for supremacy by either blacks or whites, when leaders of both sides with national followings appear on television and call for such supremacy.

There is no more important issue in this Nation today than that of ending this escalation of fear and violence.

There is no more important action we can take than that of denying the racists in the voting booths just a little over a week from now.

We are all after the same things as Americans: to live in decency and pride in neighborhoods where we can raise our children in peace.

It seems to me that Rochdale Village has a unique opportunity to bring about such a situation. It will not be easy. But our history teaches us that Americans have met and surmounted every great test made upon them as a people.

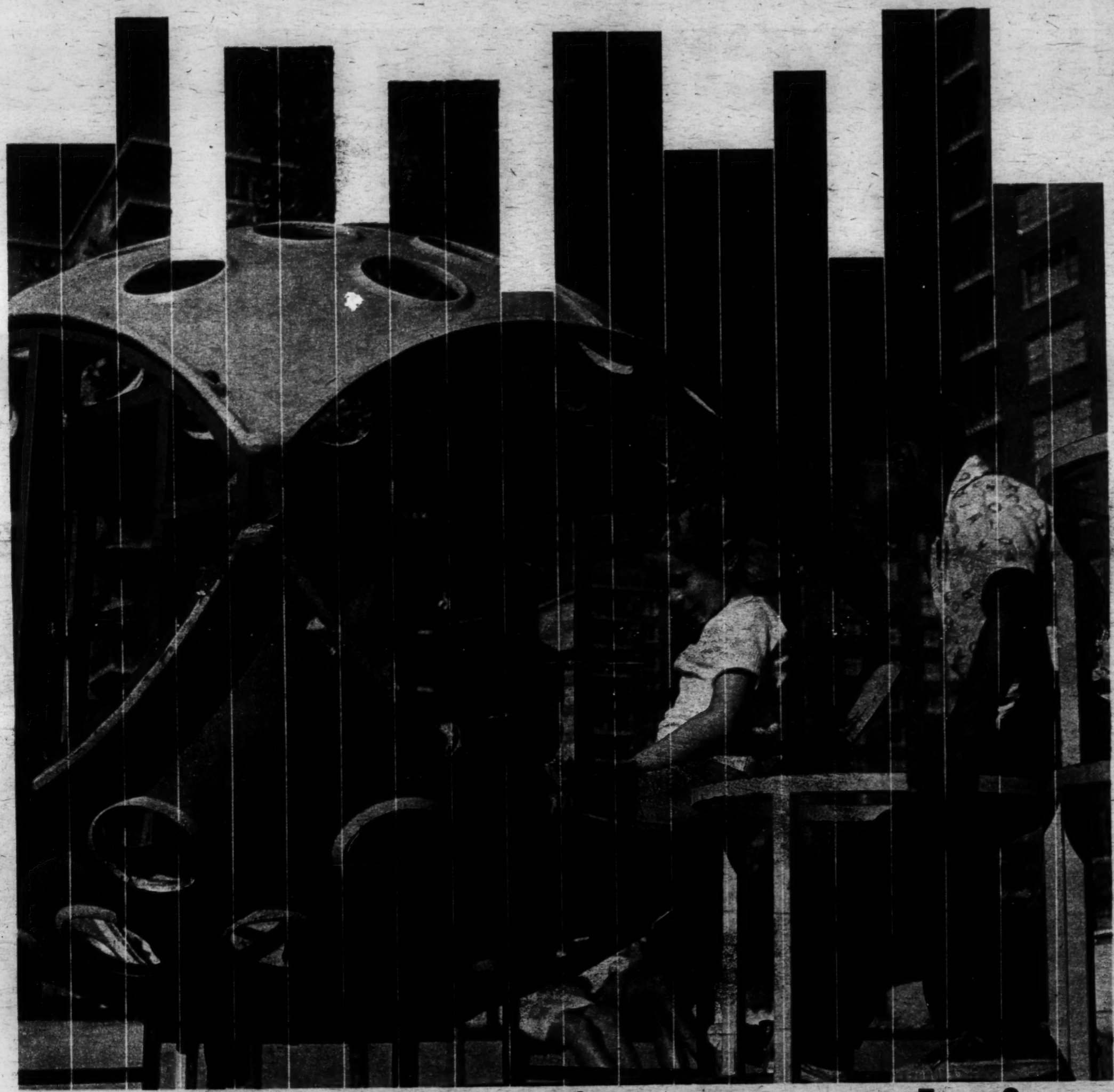
This, the simple one of living together in mutual respect, may be the greatest of all.

But as I said earlier, Rochdale Village has already made its own contribution to this thesis. The cooperative movement by its very nature calls for people to work together toward a possible goal. That has been its importance and its unique contribution to America. I do not believe it will fail in this test anymore than it has failed in the past.

###

middle income
Housing - Cooperatives

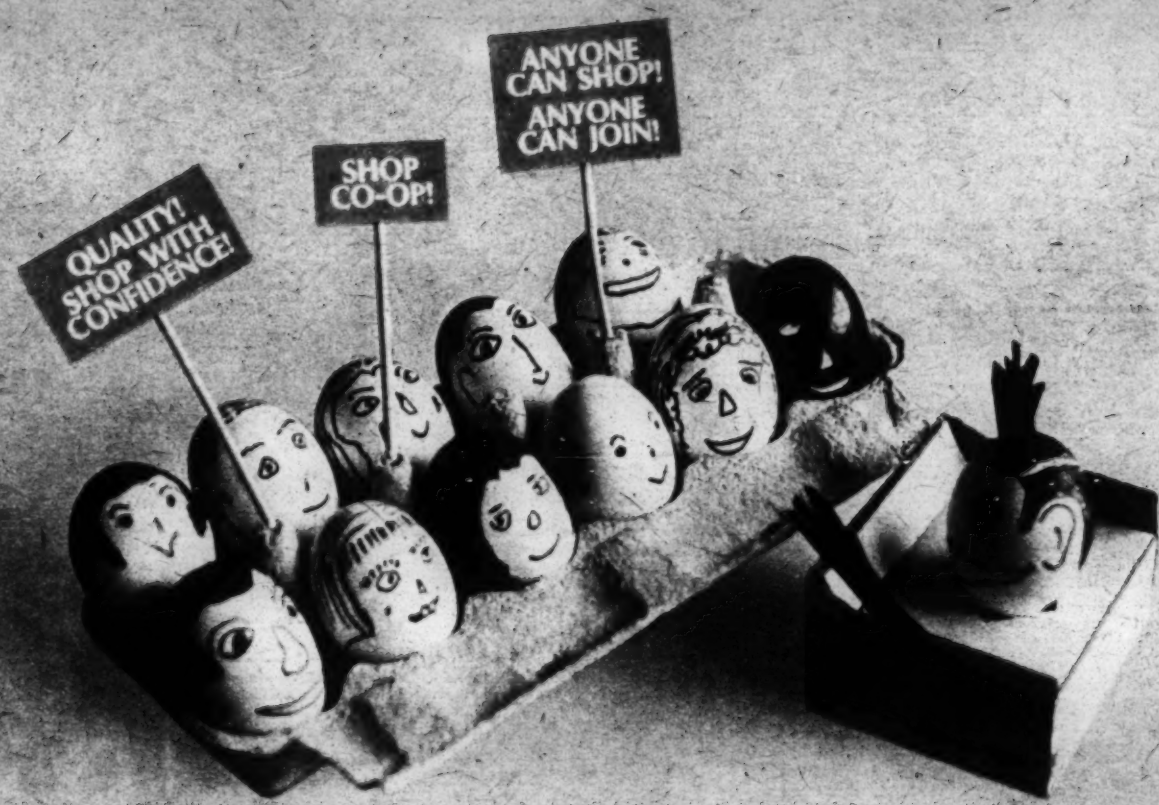
MS



United Housing Foundation

A federation of non-profit organizations established to promote better housing at lower cost through cooperatives

Ever listen to an egg give a speech?



Of course not. Eggs can't talk. But if they could they'd tell you the freshest eggs in town can be found at your local CO-OP SUPERMARKET.

Along with the freshest, qualitiest, bestest everything else.

That's what CO-OP SUPERMARKETS are noted for. High standards for the consumer. Quality assurance through controls that reach all the way to the wholesale and manufacturing levels.

Our own CO-OP label promises such quality. We tell food processors how to process. Canners how to can. Growers how to grow. Then we make tests to be sure our standards are being maintained.

After all, as a CO-OP member you own the store.

Fair prices, too. Competitive with the giant chains. And there's the cash patronage rebate you get as a CO-OP member (from store's earnings). That's something you won't find at the giant chains or anywhere else.

Most important, you know the CO-OP assures you of top quality meats, produce, delicatessen and other foods.

We take it all so seriously we're part owners, along with other consumer cooperatives, of our own wholesale warehouse — Mid-Eastern Cooperatives, Inc. It provides us with our groceries, milk and other products.

It's what makes the CO-OP the smartest place to shop for hundreds of thousands of New Yorkers. People who want to shop with confidence.

Ask any egg. If you still listen to eggs, that is.

FEDERATION OF COOPERATIVES, INC.

CENTRAL SERVICE ORGANIZATION FOR 9 CO-OP SUPERMARKETS, 5 CO-OP PHARMACIES, 4 CO-OP OPTICAL CENTERS AND 2 CO-OP FURNITURE CENTERS.

MEMBER ORGANIZATIONS: BRONX CONSUMERS COOPERATIVE, CONSUMERS' COOPERATIVE SERVICES, GRAND STREET CONSUMERS COOPERATIVE, RIVERBAY CONSUMERS COOPERATIVE SOCIETY, ROCHDALE CONSUMERS COOPERATIVE SOCIETY, SEWARD PARK CONSUMERS COOPERATIVE, WARBASSE CONSUMERS COOPERATIVE SOCIETY

CO-OP SHOPPING DIRECTORY

SUPERMARKETS:
BRONX CO-OP, 50 VAN CORTLANDT AVE. WEST, BRONX.
CHELSEA CO-OP, 307 WEST 26TH ST., MANHATTAN.
GRAND STREET CO-OP, 545 GRAND ST., MANHATTAN.
RIVERBAY (CO-OP CITY) CO-OP, 950 BAYCHESTER AVE., BRONX.
ROCHDALE CO-OP, 166-02 BAISLEY BLVD., JAMAICA.
ROCHDALE CO-OP, 169-85 137TH AVE., JAMAICA.
SEWARD CO-OP, 175 CLINTON ST., MANHATTAN.
VILLAGE CO-OP, 393 SIXTH AVE., MANHATTAN.
WARBASSE CO-OP, 505 NEPTUNE AVE., BROOKLYN.

PHARMACIES:
BRONX CO-OP, 3889 SEDGWICK AVE., BRONX.
GRAND STREET CO-OP, 500 GRAND ST., MANHATTAN.
RIVERBAY (CO-OP CITY) CO-OP, 950 BAYCHESTER AVE., BRONX.
ROCHDALE CO-OP, 165-70 BAISLEY BLVD., JAMAICA.
WARBASSE CO-OP, 499 NEPTUNE AVE., BROOKLYN.

FURNITURE:
CO-OP FURNITURE CENTER, 335 EIGHTH AVE., MANHATTAN.
CO-OP FURNITURE CENTER, 950 BAYCHESTER AVE., BRONX.

OPTICAL CENTERS:
GRAND STREET CO-OP, 500 GRAND ST., MANHATTAN.
RIVERBAY (CO-OP CITY) CO-OP, 950 BAYCHESTER AVE., BRONX.
ROCHDALE CO-OP, 166-02 BAISLEY BLVD., JAMAICA.
WARBASSE CO-OP, 499 NEPTUNE AVE., BROOKLYN.

MORE CO-OP FACILITIES WILL BE OPENED AT CO-OP CITY AND TWIN PINES VILLAGE.

Officers of United Housing Foundation
Jacob S. Potofsky/President
Harold Ostroff/Executive Vice President
Harry Van Arsdale, Jr./Vice President
Donald D. Martin/Secretary
Paul Kramer/Treasurer
Abraham E. Kazan/President Emeritus

Directors
H. Daniel Carpenter
Hyman Greenblatt
Morris Iushewitz
Max Kanner
Seymour Klanfer
Paul T. O'Keefe
Harold Ostroff
Jacob Potofsky
Bayard Rustin
Marian Sameth
Albert Shanker
Abraham Shocket
Alfred Smoke
William Stern
Louis Stulberg
Julius Sum
Robert Szold
Harry Van Arsdale, Jr.
Thomas G. Young
Charles S. Zimmerman

Member Organizations
Amalgamated Clothing Workers of America
Amalgamated Lithographers of America #1
American Radio Association
Associated Musicians of Greater New York
Brotherhood of Painters, Decorators and Paper Hangers of America, District Council #9
Building Service Employees International Union
Chain Service Restaurant Luncheonette and Soda Fountain Employees Union, Local 11
Consumers Cooperative Services, Inc.
Delicatessen & Restaurant Countermen Union
Department Store Workers Union
District Council 37, American Federation of State, County & Municipal Employees
Dressmakers' Union, Local 22
Drug & Hospital Employees Union, #1199
Farband Labor Zionist Order
Health Insurance Plan of Greater N.Y.
Hotel & Club Employees Union
Hudson Guild, Inc.
International Brotherhood of Electrical Workers #3
International Union of Operating Engineers
Lenox Hill Neighborhood Association
Mid-Eastern Cooperatives, Inc.
National Maritime Union of America
Newspaper Guild of New York, Local 3
New York City Central Labor Council
New York City Taxi Drivers Union, Local 3036
Plumbers Union #1
Retail, Wholesale & Chain Store Food Employees Union, Local 338
Sixth Avenue Credit Union
Transport Workers Union of Greater New York, Local 100
United Federation of Teachers, Local 2
United Hatters, Cap & Millinery Workers Union
United Hebrew Trades of America
Utility Workers Union of America Local 1-2
Wood, Wire & Metal Lathers' Intl Union
Workmen's Benefit Fund
The Workmen's Circle

Member Housing Cooperatives
Amalgamated Dwellings, Inc.
Amalgamated Housing Corporation
Amalgamated-Warbasse Houses
Beech Hills Corporation
Bell Park Gardens
Bell Park Manor & Terrace
Co-op City
East River Housing Corporation
Electchester
Franklin Plaza
Hillman Housing Corporation
Joint Queensview Housing Enterprises, Inc.
Kingsview Homes, Inc.
Mutual Housing Association, Inc.
Mutual Redevelopment Houses, Inc.
Park Reservoir Housing Corp.
Queensview West
Ridgewood Gardens
Rochdale Village
Seward Park Housing Corporation

United Housing Foundation
465 Grand Street/New York 10002

To dream the cooperative dream

Decent housing for families with low and moderate incomes is one of the most pressing problems confronting New Yorkers, as well as families in similar circumstances in every large city of the nation. The United Housing Foundation is pleased to present this supplement in The New York Times to acquaint people with the possibilities housing cooperatives offer to acquire a decent home at a moderate cost, and to create better communities within our city.

The United Housing Foundation is a federation of organizations including housing cooperatives, trade unions, neighborhood associations and other non-profit groups dedicated to helping people to help themselves through cooperation.

The United Housing Foundation and its members have initiated and sponsored cooperatives which are providing nearly 50,000 families with good moderate cost homes. In the process of creating some of these developments, acres of deplorable slums have been replaced by decent, racially and economically integrated, stable communities.

These cooperative communities demonstrate how it is possible for people, non-profit organizations and government at all levels to work together to make our cities better places for all to live.

We are proud that these cooperatives have contributed to improving the living standards of tens of thousands of people as well as physically improving neighborhoods in our city. However, with millions of New Yorkers still living in substandard housing, with slums still blighting large areas of our city, with tens of thousands of families on our waiting lists for non-existent apartments and with the cost of housing constantly increasing, we cannot be satisfied.

On the contrary, what has been accomplished in the past only illustrates in a minor way what could be done on a massive scale if there were real commitment to rebuild our city and to create decent housing for all.

The Report of the National Advisory Commission on Civil Disorders has graphically depicted the perils which beset our cities. The report called for the building of six million homes in the next five years. This certainly is a minimum goal. The time for meaningless platitudes is past. The red tape which has strangled housing for so long must be slashed. United Housing Foundation is committed to work and cooperate with all who are interested in helping to meet this challenge.

It can be done through proper cooperation and coordination on the part of government — federal, state and local — and non-profit groups working together to achieve the desired results.

JACOB S. POTOFSKY
President, United Housing Foundation

A salute to the cooperative movement

The influence of cooperatives extends into every important segment of the economy. Housing cooperatives are gaining in popularity and other cooperatives concerned with retailing and wholesale buying, recreation, banking and credit, nursery schools, day camps and a host of other areas directly affect the lives of millions of our residents.

In fact, a prime reason for the success of America's free enterprise system is the freedom of people with common goals to form cooperative organizations to improve their positions in the marketplace and in life.

NELSON A. ROCKEFELLER
Governor, State of New York

Since its inception, the United Housing Foundation has been totally committed and dedicated to providing decent housing for those New Yorkers who otherwise could not have afforded it. The Foundation's humane endeavors have resulted in tens of thousands of families being given the promise of hope for a brighter future.

JOHN V. LINDSAY
Mayor, City of New York

The State of New York has created many programs designed to aid non-profit organizations fulfill the need for adequate housing. The United Housing Foundation has demonstrated how these programs can be applied and brought to fruition. It has done so with great skill and is deserving of the State's commendation and its wish for the Foundation's continued success.

The Foundation's dedication to the cause of good housing, its devoted leadership, and its ability to perform, has formed the core of our mutual efforts to expand opportunities for Empire State citizens to live in attractive, modern housing where the price is right.

JAMES WM. GAYNOR
Commissioner, New York State Division of Housing and Community Renewal

Low and moderate cost housing is one of organized labor's primary concerns. The New York City Central Labor Council and many of the trade unions in the city have been actively supporting the development of housing cooperatives and the program of the United Housing Foundation for many years.

We commend this partnership of organized labor and the United Housing Foundation. The cooperative method of providing good moderate cost homes and building decent communities in our city benefits every man and woman seeking to make New York City a better place in which to live and work.

HARRY VAN ARSDALE, JR.
President, New York Central Labor Council, AFL-CIO

This special color advertising supplement is sponsored by the United Housing Foundation, to improve public awareness of its role as a federation of non-profit organizations devoted to promoting better housing at lower cost through cooperatives.
Design and preparation/Weingarten Associates, Inc.
Cover photograph/Lew Rosen
138

the choice was Regent...

1. **777 Third Avenue**
Owner: William Kaufman Organization
General Contractor:
Diesel Construction

2. **Tower Fifty-Three (167 W. 53)**
General Contractor:
Diesel Construction

3. **437 Madison Avenue**
Owner: William Kaufman Organization
General Contractor:
Diesel Construction

4. **100 Wall Street**
Owner: 100 Wall Street Associates
General Contractor:
Diesel Construction

5. **Lawrence House (79 W. 12)**
Owner-Builder:
Henry L. Chisholm

6. **Frost House**
Owner:
Millard & William Shroder Co., Inc.

7. **130 John Street**
Builders:
Fred F. French Development Corp.
Joseph P. Blitz Const. Corp.

8. **430 Park Avenue**
Owner: Kleban-Freeman & Gerla

9. **825 Third Avenue**
Owner: The Durst Organization
General Contractor:
Diesel Construction

10. **Co-op City**
Sponsor: United Housing Foundation

11. **1460 Broadway**
Owner: Jack D. Weiler
General Contractor:
Macarthur Construction Corp.

12. **St. George Plaza Office Building**
General Contractor:
Diesel Construction

13. **Security Mutual Building**
General Contractor: Alvin H. Olin

14. **200 East 57th Street**
Owner: Francis J. Kleban

15. **Amalgamated-Warbasse Houses, Inc. (and generating plant)**
Sponsor: Amalgamated Clothing Workers of America & United Housing Foundation

16. **Rochdale Village**
Sponsor: United Housing Foundation

Regent Electric Installation Co., Inc./Contractors-Engineers
1476 Broadway/New York, N.Y. 10036/212 BR 9-8843

Total energy installation/new construction and modernization/commercial, residential and industrial buildings

---

Organized to serve United Housing Foundation's member cooperatives and the tenant cooperators.

Urban Community Insurance Co.
Wholly owned by Community Services, Inc., a subsidiary of United Housing Foundation
465 Grand Street/New York 10002/212 OR 7-1800

Our specialists have worked beside this symbol for many years . . . installing glass and glazing, aluminum balcony doors, architectural aluminum and entrances at projects of the United Housing Foundation.

Abbott Glass Co., Inc.
59-30 54th St/Maspeth, N. Y. 11378/212-967-8800

We extend our congratulations to the United Housing Foundation on keeping New York City beautiful.

It has been our privilege to provide and install the 15,000-volt *underground* electrical distribution system at Co-op City, eliminating unsightly poles and wiring.

Hatzell & Buehler, Inc.
Specialists in electrical construction and modernization
420 Lexington Avenue
New York, N.Y. 10017
212 LE 2-3233

Serving the building industry in every phase since 1885.

Boon to moderate- and low-income families

The phenomenon of non-profit cooperative housing

The cooperative idea that has flowered into the United Housing Foundation and its fellow non-profit consumer cooperatives throughout the world can be traced back to Biblical times, when members of a community banded together to help one another save money, build something for their common benefit or pool their craftsmanship.

The cooperative movement that exists today originated in the tiny English community of Rochdale 124 years ago. There, a group of 28 poor artisans opened the first consumers' cooperative, a little store on Toad Lane that sold flour, butter, sugar and meal. Within a short time the Co-op was providing its members with many additional services at substantial savings.

From this inauspicious beginning developed a cooperative movement that encircles the world with more than 230 million members.

Here in America, farmers' cooperatives took hold in the 19th century, but it was not until four decades ago — in 1927 — that housing was built cooperatively on a large scale. That was when the Amalgamated Housing, forerunner of the United Housing Foundation, came into being in New York.

The first major non-profit housing cooperative was built only a few miles from the site of the foundation's newest, Co-op City in the Bronx. It was Amalgamated Houses in the west Bronx, where today 1,500 families live cooperatively.

From that pioneering effort, conceived by the late Sidney Hillman, leader of the Amalgamated Clothing Workers of America, there quickly grew a succession of cooperative ventures sponsored by the union and later by other labor groups, neighborhood organizations, fraternal societies and other non-profit associations.

Under the guidance and direction of Abraham E. Kazan, who was in charge of the Amalgamated Housing effort from its inception, popular interest in co-operative apartment living began to broaden. By 1951, the movement had gained such momentum that the labor unions and other non-profit organizations involved decided to establish a permanent organization to sponsor cooperative developments. Thus was born United Housing Foundation — now carrying on the cooperative tradition under Harold Ostroff, its executive vice president.

In the 17 years since the foundation came into being, cooperative communities have been built that range in size from 125 apartments to the more than 15,000 that will make up Co-op City.

Housing sponsored by the foundation and its members is situated in the Bronx, Brooklyn, Manhattan and Queens — including such well-known communities as the 2,585-family Amalgamated-Warbasse in Brooklyn, the 2,820-family ILGWU Houses (Penn Station South) in Manhattan and Rochdale Village with 5,860 families in Queens.

The new Co-op City, like the other cooperatives under the umbrella of United Housing Foundation, will be governed by the historic "Rochdale Principles" — basis of the cooperative movement for more than a century.

As applied to housing and related endeavors, these principles advocate:

1. No discrimination for any reason — religion, race, nationality or sex. Women voted in cooperatives before they won the right to vote in elections or had the right to own property.

2. Voting equality — one member, one vote.

3. Strict neutrality in the matter of politics and religion.

4. All savings are distributed to members. No speculation is permitted in cooperative shares.

5. Continuing education of members in principles and in practical operation of cooperatives. Encouragement of parallel cooperative ventures to broaden benefits to members.

In non-profit housing cooperatives, the relationship between the owner-resident and the building management is completely different from the traditional landlord-tenant relationship in housing that is built and run for profit.

The cooperative elects its board of directors, which is responsible for the successful operation of the community. The directors hire professional management, which carries out the wishes of cooperators, as expressed through their directors. The members, the directors and the management share the common aim of achieving a sound operation with minimum cost.

For this reason, cooperatives seldom experience the friction frequently found in housing where the profit motive exists. This is not to say that differences of opinion among members are discouraged.

As in all truly democratic organizations, there are bound to be some differences. When these occur, they may be resolved by the house committee or the board of directors. The directors are elected at annual meetings.

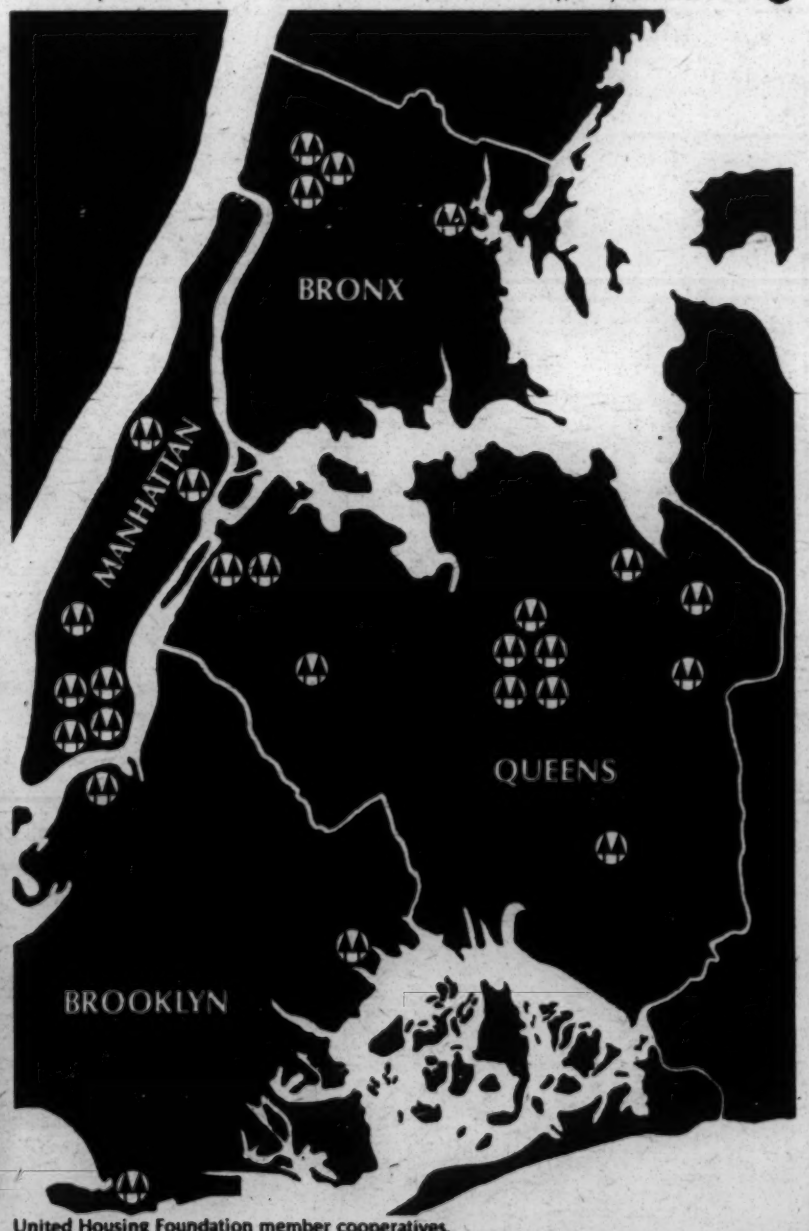
Members of the cooperative are encouraged to accept responsibility for its success, not only by voting in elections and on questions submitted to them, but by taking an active part in cooperative affairs. The greatest benefit accrues to the cooperative when all members become involved in governing their community and participate in its activities.

An important goal of cooperative housing is to provide more than mere shelter for members. Self-help, inherent in the cooperative idea, fosters self-respect and pride in the community. The highest degree of community esteem is possible when residents share in ownership of a residential cooperative. It provides a setting for a stimulating and rewarding way of life.

A place to live . . . to relax.

Abraham E. Kazan, UHF president 1959-66.

Reviewing construction progress (left to right): Construction Superintendents Sam Friedman and Max Rotkoff; Harold Ostroff, executive vice president of United Housing Foundation and president of Riverbay Corp.; George Schechter, vice president of Riverbay Corp. and vice president of Community Services, Inc.; and Julius Goldberg, vice president, construction, of Community Services, Inc.



United Housing Foundation member cooperatives.

Co-op City has made it a little easier to love thy neighbor.

When over 15,000 families get together in one development, you can expect some noise.

And if all that separates those families is a fraction of an inch of wallboard, you can expect pandemonium.

That's why Co-op City has put up real plaster walls. The kind that keep noise down to a minimum.

And even if they don't make you love thy neighbor.

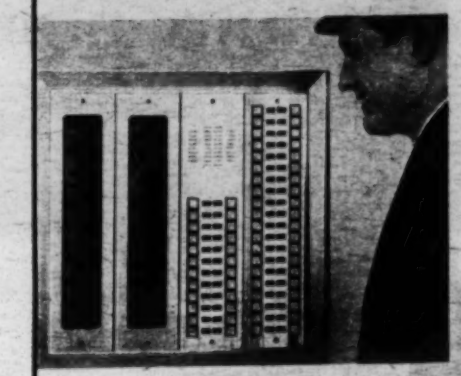
At least they won't make you hate him.

Keep New York Plastered.

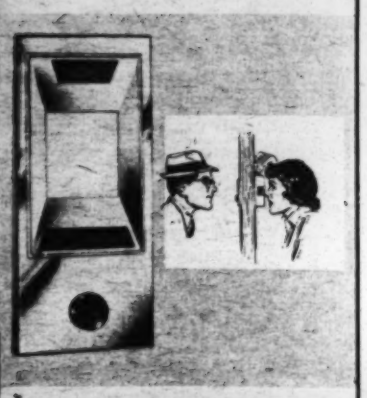
The Plastering Institute of Greater New York.

Auth

PROVIDES SECURITY FOR CO-OP CITY DWELLERS



Lobby-to-apartment intercom systems make it possible to keep building doors locked against intruders.



Combination door chimes and one-way viewers on apartment doors announce callers and permit silent identification by occupants.

U.S. approved mail boxes safeguard tenants' mail. Alphabetical directories of tenants' names and apartment numbers facilitate insertion of mail by carriers.

AUTH ELECTRIC COMPANY, INC., LONG ISLAND CITY, NEW YORK 11101

PEABODY

Like many major housing development organizations, the United Housing Foundation is making successful efforts to prevent air pollution. Peabody Flue Gas Scrubbers will be installed in these new developments to wash and clean the waste disposal incinerator flue gas **before** it is emitted to the atmosphere.

Peabody is proud to contribute toward a cleaner, fresher environment for people who live and work in New York City.

PEABODY ENGINEERING CORPORATION

232 Madison Avenue, New York City

This is an inter-fibrous friction-fastener.

We can install it faster and better than anyone.

We've used many of them for United Housing Foundation.

Prince Carpentry, Inc.

For Outstanding Carpentry

301 East 57th Street New York 10022 212-PL 9-3800

Co-op City/the nation's largest apartment community

A new town within a city

The first buildings.

Selecting an apartment.

Co-op City from the air. Thomas Airviews.

An exciting "new town" is coming into being along the Hutchinson River in the northeast Bronx. When completed, Co-op City will be the largest single apartment development in the United States.

It will be home to 15,382 New York families — and a milestone in the present revitalization of the Bronx, which is being spearheaded under the leadership of Borough President Herman Badillo.

The impressive population of Co-op City will by no means make the community a crowded one. On the contrary, because the apartments and the wide range of community facilities to be provided at Co-op City will be spread over a spacious 300-acre site, the density will be considerably lower than that of most earlier housing developments.

As a pioneering effort in the emerging "new town" concept, Co-op City will be a self-contained community. It will have its own schools, supermarkets, shops and other services, garages and a host of recreational facilities.

And there will be ample open space. Only 15 per cent of the land in Co-op City will be taken up by buildings.

An unusual variety of design and style will characterize the community. Far from the stereotyped monotony that has marked many large housing developments built for profit and many of those built by government, Co-op City will be an attractive environment for those who reside there or visit.

The tall towers, 24 to 33 stories high, will be interspersed with small town-houses. Together with the schools, shopping malls and other community facilities, the effect will be a variety of colors, shapes and scales — all arranged to preserve the sense of open space produced by the many parks and other landscaped areas in the community.

Within the Co-op City apartments, the theme of spaciousness will be echoed. Thoughtfully-planned living quarters will include large rooms, with a maximum of natural light and panoramic views. The centrally air-conditioned apartments will afford comfort for family living, while balconies and terraces will preserve a link with the outdoors. Apartments will be available in 31 different layouts.

As in all cooperative ventures, the cost has been kept at the lowest possible level. Inherent in the nature of cooperative organization is the principle that all savings revert to the members. At Co-op City this will bring equity payments and monthly maintenance charges well within the reach of middle- and many lower-income families.

Equity payments — the initial amount that entitles a family to membership in the cooperative and ownership of an apartment — start as low as $1,350 for a one-bedroom apartment, and range to a maximum of $3,150 for a three-bedroom apartment. Monthly maintenance charges are estimated at an average of $25 per room. Part of the equity payment may be financed.

The location of Co-op City at the intersection of major motor routes will make travel in all directions convenient for residents. The New England Thruway runs to the west and north of Co-op City, offering the most rapid access to Westchester County and the New England states, and it leads directly to the Throgs Neck Bridge for Queens and Long Island.

Three bus lines serving Co-op City will bring residents to IRT and IND subway lines.

Co-op City received the assistance of many government agencies and professionals. The Foundation acknowledges the assistance of the following:

Financing: N.Y. State Housing Finance Agency, Paul Belica, Executive Director.

Supervision: Division of Housing and Community Renewal of the State of N.Y., James W. Cannon, Commissioner.

Partial Tax Abatement: Board of Estimate, City of N.Y., John Lindsay, Mayor.

Attorneys: Szold, Brandwein, Mewes & Altman.

Architects: Bernard Jacobson.

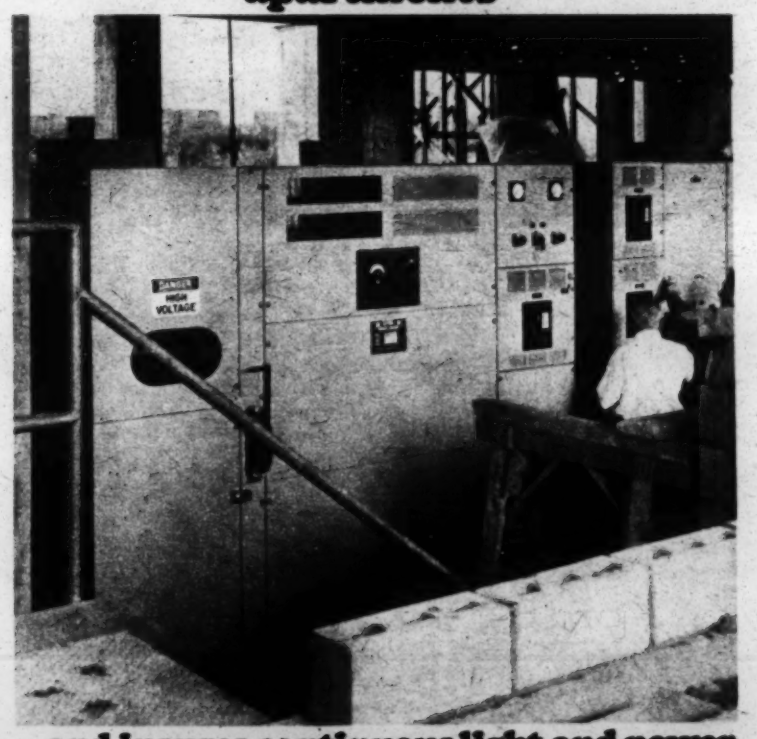
Structural Engineer: Paul Rae, Barron & Partners.

Mechanical Engineer: Franklin & Kessimmons.

Power Plant: Utilities Engineering Associates.

Site Planning and Landscaping: Zion & Breen.

This equipment brings electricity to Co-op City's 15,382 apartments



...and insures continuous light and power

Two sources of electric power are brought into each of the 35 high-rise apartments at 13,800 volts.

Lexington double-ended unit substations reduce this to 480 volts, which is distributed to various locations in each building and there again reduced to the usual safe 208V/110V found in each apartment.

Should one source of electric power fail, the building load is automatically transferred to the other source.

This assures that a continuous supply of electric light and power will be maintained.

Lexington Electric Products Co., Inc.
a subsidiary of Electrospace Corp.
12 Chapel Street, Newark, N.J. 07105, 201-642-2311

Lexington custom-built equipment for the control and distribution of electric light and power can be found in public utilities, schools, industrial plants, office buildings, etc.

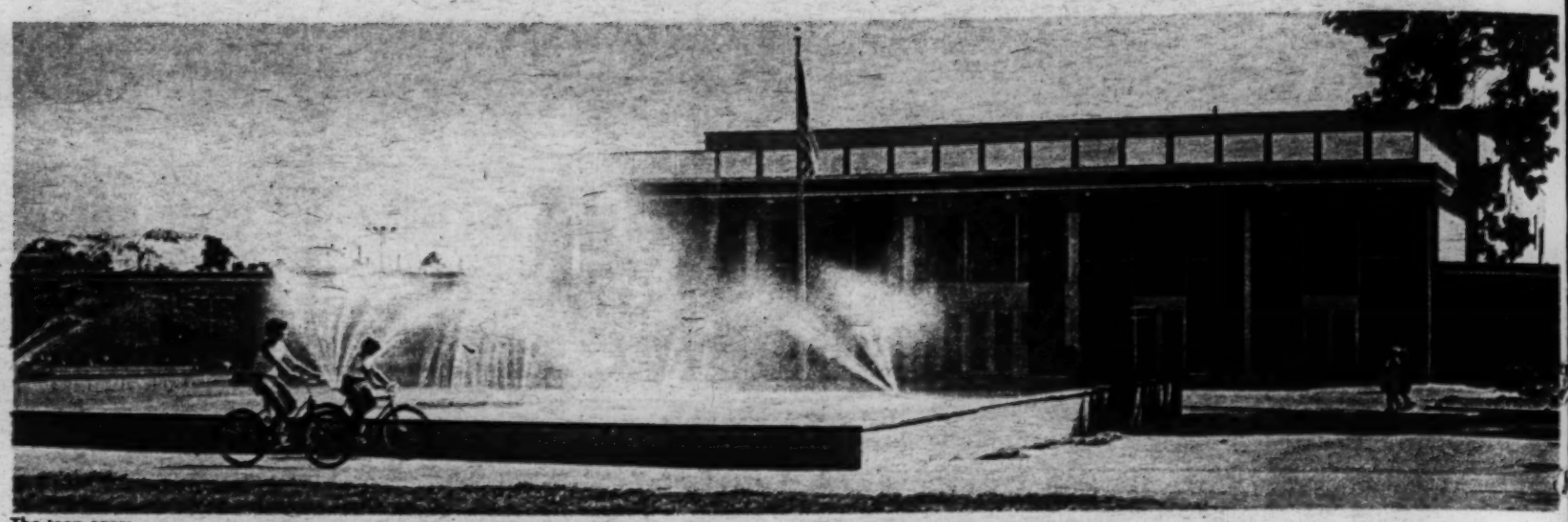
Isn't it great to bank where everything's at?

Dry Dock
Savings Bank

Main office: 742 Lexington Ave., at 59th St., New York, N.Y. 10022. Offices at 518 Seventh Ave., at 38th St.; 111 Second Ave., at 7th St.; 136 Delancey St., near Essex; 465 Grand St., at Pitt; 333 Merrick Road, Rockville Centre, N.Y. Founded 1848. Member Federal Deposit Insurance Corporation.

The inherent values/
social and economic

Anatomy of the cooperative life



The teen-agers.

People. Families. Held together by the bond of cooperative home ownership. Planning and working together for the common good. Achieving together. Enjoying together. Improving their lives together.

This is what makes living in a cooperative community so much like living in a small town.

It fosters a neighborliness seldom found in major urban centers like New York. It inspires neighborhood involvement for social, cultural, educational and economic benefit. It is an enriching experience.

You have only to walk through some of the co-ops to see it. To feel it. Places like Amalgamated-Warbasse Houses in Brooklyn or Rochdale Village in Queens, the ILGWU Houses in mid-Manhattan or the Cooperative Village on the lower East Side. Now there's Co-op City in the Bronx, United Housing Foundation's most recent project. And soon there'll be its new Twin Pines Village in Brooklyn.

Nearly 40,000 families are represented by these four non-profit cooperative communities. More than 100,000 people. All sharing in the benefits of the cooperative life.

Shopping in co-op supermarkets and drug stores which they own themselves. Where they have a voice in controlling product quality. Even improving it, through participation in consumer panels.

And more. For eyeglasses, cooperative families go to their own optical departments. They select furniture from their own co-op. Pay the lowest possible prices. Get quality merchandise. It's the power of group buying.

In some cooperatives, the residents operate their own nursery schools and day camps. They have group health plans. Get low-cost loans from their own credit unions. And starting this year their own insurance company provides them with low-cost auto insurance as well as general liability insurance for the member housing cooperatives.

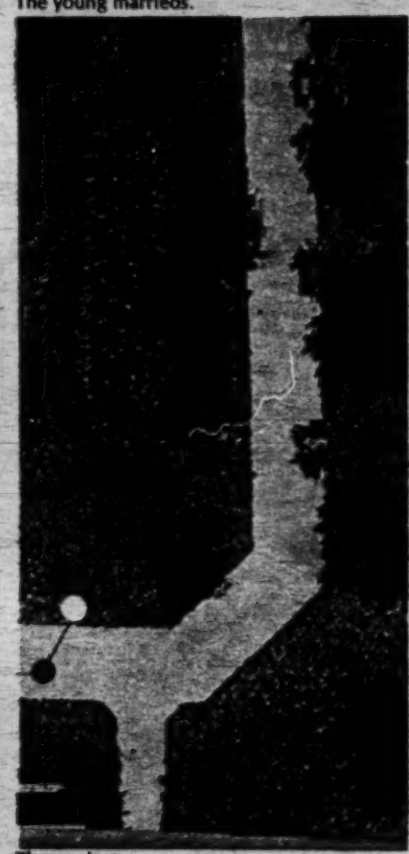
Ample community facilities are provided by the cooperatives. Social, recreational and cultural activities of all kinds, for all age groups, are organized and participated in by people with similar interests.

Two co-ops even generate their own electric power. Power plants at the Amalgamated-Warbasse Houses and at Rochdale Village generate all the electricity used by

CONTINUED on page 10

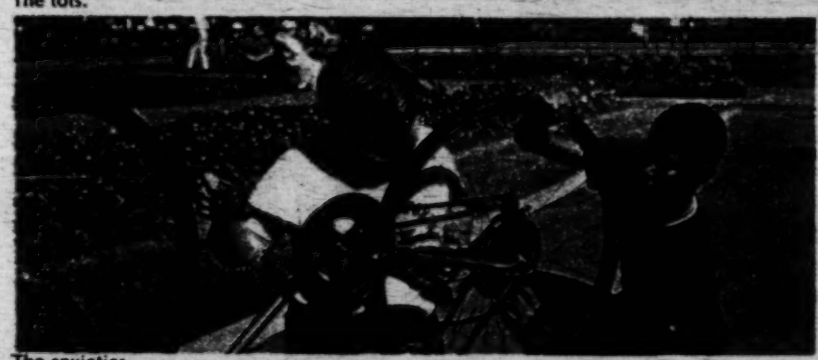
The tots.

The young marrieds.



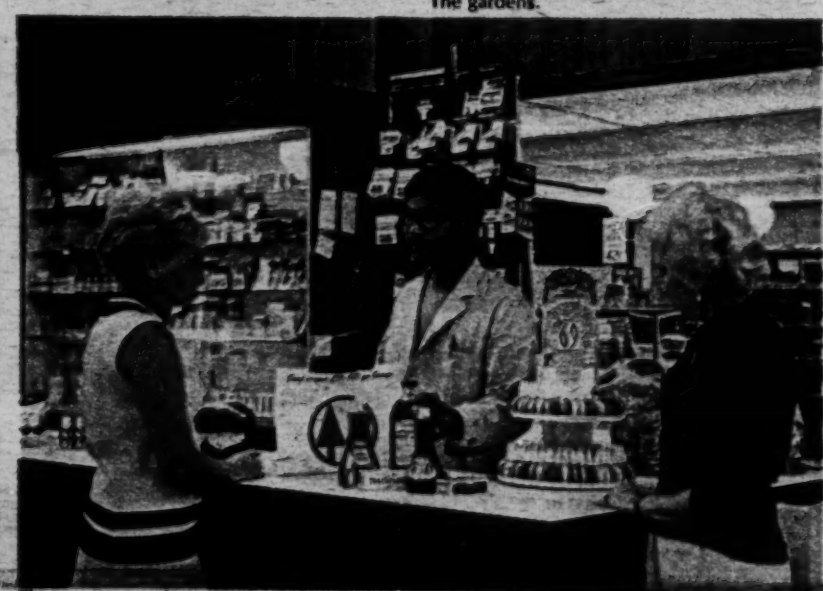
The gardens.

The showing off.



The anxieties.

The friendships.

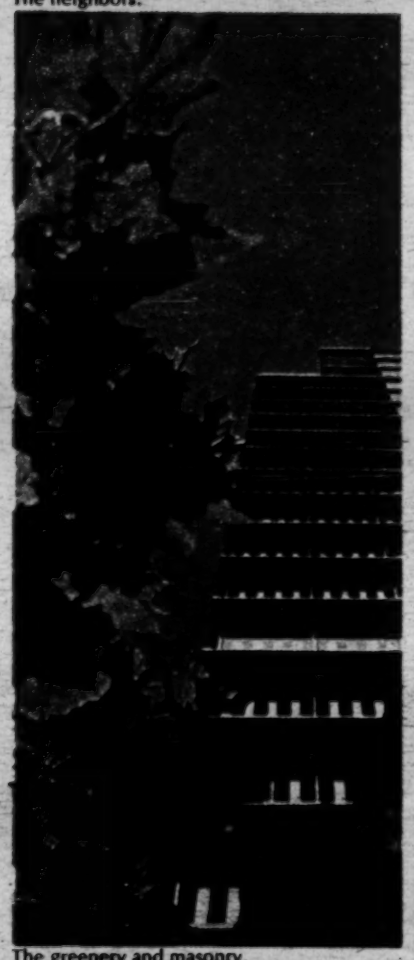


The economic advantages.

The gang.

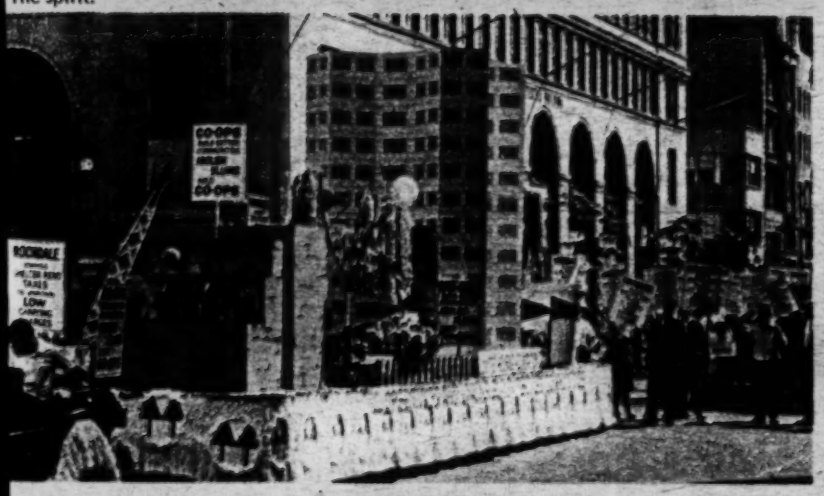
The spirit.

The neighbors.

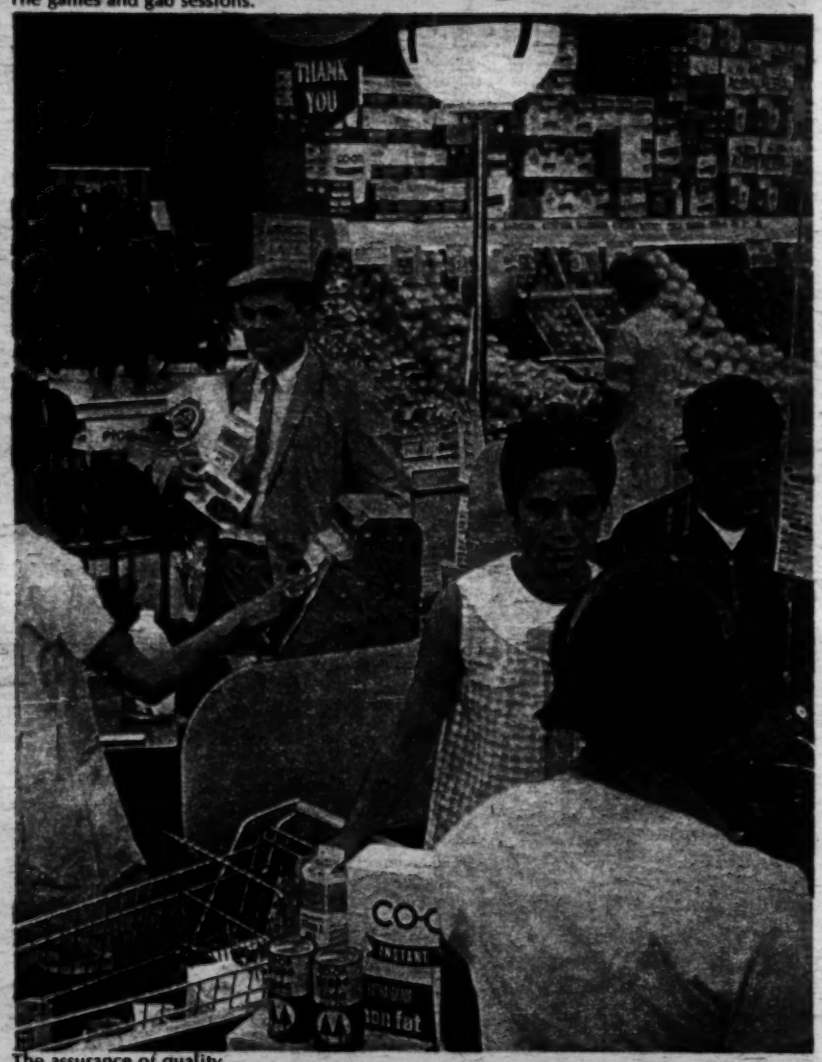


The greenery and masonry.

The games and gab sessions.



The good times.



The assurance of quality.

The way to live.

Centerfold photography by Lew Rosen.

ANATOMY/continued from page 8

these two communities. In addition, they provide the developments with central air conditioning. These essential services are being provided at a lower cost than they could be obtained from a private utility company.

The two plants serve as a valuable yardstick for consumers to measure the cost of electricity. The power plants at Rochdale and Warbasse cooperatives had a direct influence in lowering the cost of electricity at Co-op City.

But these are only some of the advantages of living in a cooperative. There are important economic benefits also. For example, even as interest rates and construction costs spiral, monthly carrying charges in cooperatives sponsored by the United Housing Foundation are the lowest in the city.

The cost of new middle income housing today generally means about $40 a room a month. In UHF co-ops the costs are at least 30 per cent less. In a period of ever rising costs, the moderate charges for housing in these co-ops are of tremendous help to families with modest means.

The economic benefits of cooperative home ownership, and the ownership of other kinds of cooperative facilities is only part of the story. Ownership means responsibilities. Within the bigness of the city, and the bigness of society generally, cooperative ownership is giving people a stake in the life of their communities.

It all adds up to a better way of life.

we're proud

to have played an important role in the cooperative housing movement.

Serving the construction industry for more than 35 years with superior brickwork for high-rise buildings in the residential, institutional and commercial-industrial areas.

Sal-Vio Masons, Inc.
4422 Bronx Boulevard
Bronx, N.Y. 10470
212-FA 4-6647

The Amalgamated Bank of New York, serving the community for over 40 years with full banking services, proudly announces the opening of a branch within Co-op City.

★

Amalgamated Bank of New York
11 Union Square
N.Y.C.
AL 5-6200

THE MARK OF VALUE

KOHLER OF KOHLER, GLAUBER, INC.
and WACHTEL PLUMBING CO. of NEW YORK
are proud of their association
with the United Housing Foundation.

Kohler plumbing fixtures and fittings for Co-Op City and other fine buildings are distributed by Glauber, Inc. and installed by Wachtel Plumbing Co.

GLAUBER, INC.
515-529 E. 79 St./New York 10021/212 TR 9-5000

Compliments of...

THE CENTRAL FOUNDRY COMPANY

PROUD PARTICIPATOR IN
ROCHDALE VILLAGE,
WARBASSE, CO-OP CITY and
TWIN PINES VILLAGE.

PRINCIPAL PRODUCTS

CAST IRON SOIL PIPE AND FITTINGS
"UNIVERSAL" CAST IRON PIPE AND FITTINGS
"CEFCO" BITUMINIZED FIBRE PIPE
F & W VENT, REVENT & DRAINAGE FITTINGS

GENERAL OFFICES: NEW YORK CITY • PLANT: HOLT, ALABAMA

We are pleased to have contributed to the creation of Co-op City and other United Housing Foundation communities.

Atlantic Hardware & Supply Corp.
Architectural hardware
95-97 Vandam Street/N.Y. 10013

Atlantic Stove & Conditioning Corp.
Gas ranges/air conditioners
212 WA 4-0700

We have been honored to provide aluminum terrace railings and hollow metal doors and frames for all of the United Housing Foundation's projects.

City Steel Door Corp.
820-36 Whittier Street
Bronx, N.Y. 10474
212-589-2100

Superlative...Distinctive...Capable

. . . These terms describe the quality of our work . . . three reasons why Mario & DiBono is the leader in the field of plastering and fireproofing in the greater New York area.

Our exclusive plastering and fireproofing contract for the 68-structure Co-op City project further attests to our ability.

Mario & DiBono Plastering Co., Inc. 370 Northern Boulevard/Great Neck, N.Y./516-466-0100

Westinghouse Electric Corporation manufactures the most extensive, most comprehensive selection of major home appliances and air conditioning equipment in the world.

Westinghouse Electric Corporation is proud to share in the achievement of United Housing Foundation

United Housing Foundation has taken a significant step in realistically meeting the challenge of the threatened decline of the American city. By setting a new standard of value in metropolitan housing, United Housing Foundation shows the way toward upgrading the environment in which millions of Americans live. Westinghouse Electric Corporation is proud to have furnished the major appliances included in many of the apartment homes of Co-op Village, Penn South, Rochdale Village and Warbasse Housing. We are proud that Westinghouse quality construction, Westinghouse advanced features and the guaranteed appliance protection afforded by Westinghouse Nationwide Sure Service, will contribute to the higher living standards enjoyed by the people who will make their homes in these landmark homebuilding developments. To United Housing Foundation we offer our sincerest congratulations, and to the tenants of Co-op Village, Penn South, Rochdale Village and Warbasse Housing, we wish you the best of luck in your new home.

You can be sure ... if it's Westinghouse

Our congratulations and sincere wishes for continued achievement are extended to the United Housing Foundation.

Civetta Contracting Corporation
1123 Bronx River Avenue
Bronx, N.Y. 10472
212-991-8400

We have been pleased to function as painting contractor for United Housing Foundation.

Rubinstein & Shlonsky, Inc.
215 E. 149th Street
Bronx, N.Y. 10451
212 ME 5-8199
212 ME 5-5067

Our supplier:
Amsterdam Color Works, Inc.
1546 Stillwell Ave.
Bronx, N.Y. 10461
212-828-8000

Design and production of this Times supplement for United Housing Foundation was our assignment.

WEINGARTEN ASSOCIATES INC.
342 MADISON AVE
New York 10017
212 867-1990

PUBLIC RELATIONS
ADVERTISING
GRAPHICS

fb&p Farkas, Barron & Partners
consulting engineers

We are proud to have served the engineering needs of the United Housing Foundation for more than 20 years from their early development at Amalgamated Houses to the imaginative new Co-Op City.

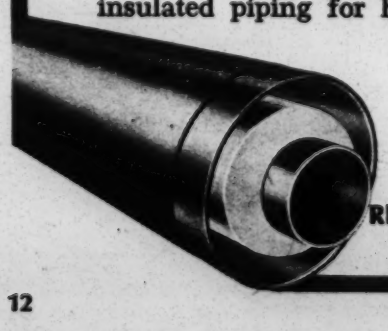
Our congratulations to the United Housing Foundation for fostering the ideals of cooperative ownership that provide good housing for the man of modest means.

NEW YORK · CHICAGO · BOSTON

18 MILES RIC-WIL CONDUIT HEATS, COOLS CO-OP CITY

Ric-Wil prefabricated underground insulated piping will carry the hot and chilled water to heat and cool Co-op City. It is the nation's largest conduit system of this type.

Ric-Wil was chosen to supply the conduit because of its 58-year reputation as pace-setter of the industry in quality, service and integrity. Ric-Wil systems are specially designed for long life and minimum maintenance. They consist of galvanized steel conduit with an asphalt and fiberglas outer wrap and inner insulated piping for hot and chilled water.



A SUBSIDIARY OF AMVIL INDUSTRIES, INC

RIC-WIL, INCORPORATED
BRECKSVILLE, OHIO

Our role in Co-op City and in other United Housing Foundation projects has included these four areas of service:

1. Roofing.
2. Sheet metal work.
3. Ventilation work.
4. Spandrel and membrane waterproofing.

Sobel & Kraus, Inc.
1204 Washington Ave.
Bronx, N.Y. 10456
212 CY 2-9550

Ever see a wall 860 miles long?

St. Louis ← 860 miles → New York

That's how long it would be if a wall 5 ft. high were made from the tiles being installed at Co-op City.

The Co-op City tile contract is the largest single tile contract ever awarded in the world.

It is our privilege to be the tile contractor for this project as well as most of the other United Housing Foundation building projects.

G. M. Crocetti
INCORPORATED
311 East 150th Street/New York 10451/212 LU 5-2929

OUR SUPPLIERS . . .

Wall tile:
Wenczel Tile Co./Trenton, N. J./section 1
ATCO Ceramics Corp./Keyport, N. J./sections 2, 3, 4 and 5

Mosaic floor tile:
Standard Tile Co., Inc./Brooklyn, N.Y.

Bathroom accessories:
Fortune Ceramics Corp./Trenton, N. J.

Wall tile adhesive: (Camset C-140)
The Cambridge Tile Manufacturing Co./Cincinnati, Ohio

By Harold Ostroff/Executive Vice President/United Housing Foundation

Building a community the cooperative way

The challenge of housing 50,000 New York families

The challenge of creating more and better housing for New Yorkers is being met head-on by the United Housing Foundation, which is the largest non-profit organization engaged in residential building in the United States.

The need for new and improved living quarters in New York is acute. Two million of the city's people live in substandard housing. Entire neighborhoods are deteriorating into slums. Neither government nor private industry has found a feasible way to upgrade the city's housing supply in a meaningful way.

But there is an answer—one which has proved successful during the past 40 years. It is the cooperative way.

The foundation is a non-profit organization which has created sound, modern, comfortable living quarters for nearly 50,000 families. And because the foundation builds only cooperatives, whose members own and govern the communities in which they live, housing is provided at the lowest possible cost.

The nearly 40 labor unions and other non-profit organizations which banded together to form the United Housing Foundation have for many years worked together with the state and city governments and with community groups to perfect the techniques for developing cooperative housing that have culminated in the building of Co-op City.

The foundation's moderate-cost housing program is made possible by low-interest mortgage loans and tax abatement.

When New York State introduced the limited dividend concept of housing more than 40 years ago, it was Amalgamated Housing, predecessor of the foundation, which pioneered in the use of this program.

In 1957, when the State of New York, through the Limited Profit Housing Companies Law, provided low-interest mortgage financing for moderate-cost housing, it was the United Housing Foundation which first took advantage of this program.

Today, about half of the state's low-interest mortgage financing goes into projects sponsored and built by United Housing Foundation and its members—a half billion dollars in more than a score of cooperative communities built to date.

Tax abatement, the second factor responsible for the success of non-profit cooperative housing, is the city's way of encouraging the creation of new housing for middle- and low-income families. Contrary to widespread belief, tax abatement does not reduce the income derived by the city from property that is improved with new housing.

Instead, it increases the eventual tax revenue gained by the city. In forgoing for a specified number of years the taxes on the added value of the housing improvement, the city makes it economically feasible to build moderate-cost housing on land that otherwise would remain less productive of tax revenue. When the abatement period ends, the housing becomes fully taxed, at a value far higher than the site had held before it was cleared to permit construction of new apartments.

In one of the most sensitive areas involved in the creation of new housing in a crowded city—relocation of those presently on a proposed site—the foundation has consistently won praise for its outstanding efforts.

A relocation program was not required for Co-op City. The huge tract was one of the few of its size suitable for new housing that did not contain numbers of old dwellings. However, in relocating on-site tenants for earlier cooperative developments, United Housing Foundation has always approached this often difficult problem with understanding and a cognizance of human needs.

In addition, in all the planning as well as the building of a new community, United Housing Foundation strives for a careful balance between amenities and costs. As Jacob S. Potofsky, the foundation's president, has repeatedly emphasized, the goal of non-profit cooperative housing is to provide comfortable living quarters and sound community facilities while at the same time affording the greatest economy of cost to the tenant-owners.

United Housing Foundation was the first sponsor of moderate-cost housing to provide central air-conditioning in its apartments. And it has insisted on such features as wood flooring that are absent in much comparable housing today.

Apartments in the foundation's cooperative developments are designed with a view toward living comfort and convenience for residents, and are equipped with appliances and materials that offer the best value as determined by impartial testing among consumers.

But design innovation is not permitted to drive up the cost of apartments or maintenance. The lavishly decorated lobbies frequently found in new apartment buildings are notably missing from the foundation's developments. Instead, the buildings have lobbies and corridors that are functional and attractive, but not "showplace" public areas.

Why put good consumer money into lobbies, when people don't live in lobbies?

To save on the cost of electricity, the foundation has built power plants at several of its cooperatives where the cost of purchasing utilities would otherwise be higher. Many other efforts are made to save money for residents, and prominent among these are resident ownership of supermarkets, pharmacies, optical centers and other services. Co-op members also can buy insurance cooperatively at the lowest possible cost and can obtain loans from their own credit union.

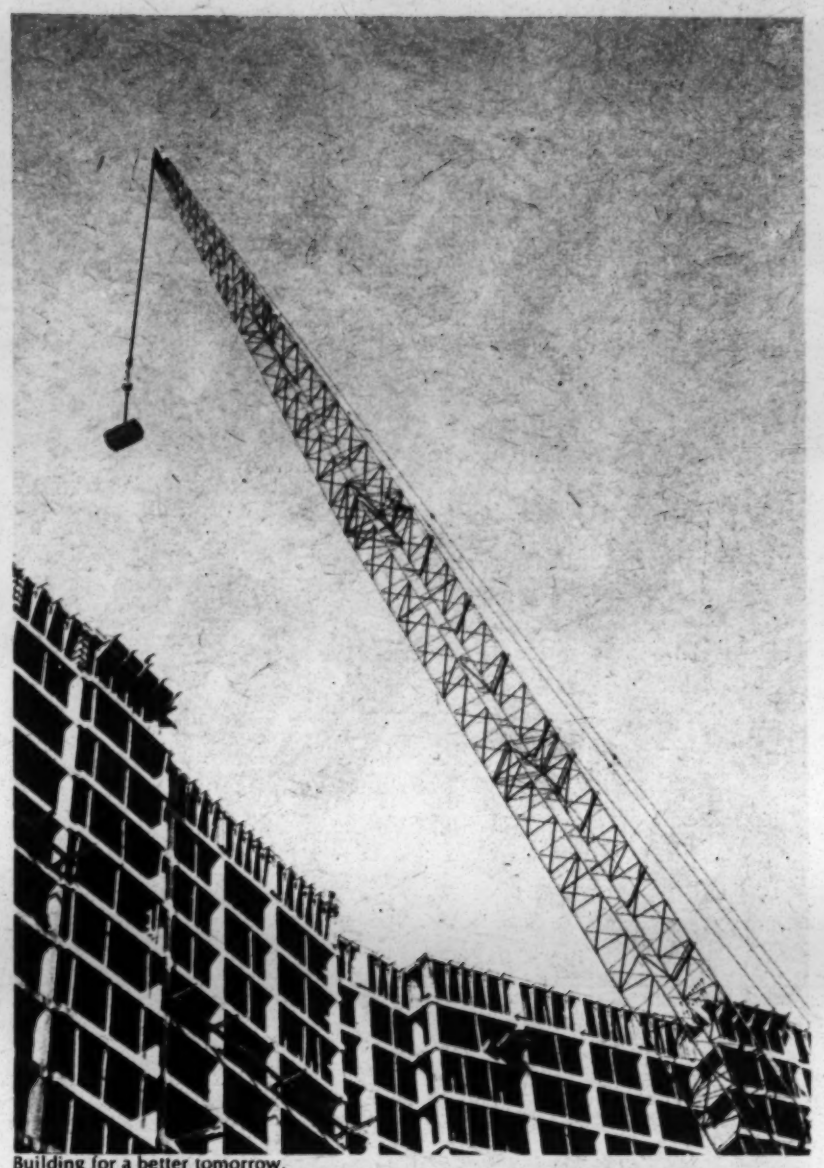
United Housing Foundation fosters cooperative effort from the very beginning.

Specialists in all phases of housing operation and maintenance guide the cooperators in establishing and operating their new community. Finally, United Housing Foundation seeks through educational efforts to encourage maximum participation of residents in the activities of their cooperative.

The foundation conducts an extensive and continuing program. A monthly tabloid-size newspaper, THE COOPERATOR, is distributed to 64,000 families. Four times a year it contains a special insert, CO-OP CONTACT, which concentrates on the theory and practice of the cooperative movement.

The foundation's publications program also includes a staff publication as well as annual reports and other informational materials.

In addition, periodic information-exchange conferences are held for local cooperative leaders by the foundation and its Coordinating Council of Cooperatives.



Building for a better tomorrow.

Home rule/co-op owners' meeting.

A major achievement/Rochdale Village, Queens.

for Co-op City's air conditioning...

Performance and Payment Bonds arranged for Afgo Engineering Corp. by
Charles H. Carman, Inc.
Bonding Agents
116 John Street
New York, New York 10036
212 BE 3-3236

We supplied and fabricated steel pipe, pipe fittings and valves to Afgo Engineering Corp.
Albert Pipe Supply Co., Inc.
101 Varick Avenue
Brooklyn, New York 11237
212 HY 7-4900

We furnished and installed the Automatic Temperature Control System as a subcontractor to Afgo Engineering Corp.
Powers Regulator Company
69-23 47th Avenue
Woodside, New York
212 IL 8-6100

We furnished and installed the thermal insulation as a subcontractor to Afgo Engineering Corp.
King Insulation Company
9100 Tonnelle Avenue
North Bergen, New Jersey
212 279-1855/201 869-1300

Dry-Type
TRANSFORMERS
For

UNITED
HOUSING
FOUNDATION
Projects

Have Been
Furnished By

SORGEL

SORGEL ELECTRIC
CORPORATION
MILWAUKEE, WISCONSIN

We're proud that we've supplied the millwork, kitchen cabinets and lumber for United Housing Foundation projects.
Butler Lumber Co., Inc.
333 W. 206 St.
N.Y. 10034
212 LO 7-5600
Manhattan's largest lumber yard.

B

We are proud to have participated in the development of various United Housing Foundation projects.

Langer & Langer, Inc./masonry contractors
801 McLean Ave./Yonkers, N.Y. 10704/212-635-3798/914-237-5400
Morris Langer/Joel Langer

Underpinning & Foundation Co., Inc.
18-18 45th Street
Long Island City, N.Y. 11105
212 RA 6-7707

piling
underpinning
sheet piling
"cobi" piles
caissons

Horn Construction Co., Inc.
2174 Hewlett Avenue
Merrick, L.I., N.Y.
516 FR 8-6985

piles
foundations
railroad construction
marine construction
general contractor

Our compliments...

We take pride in our role in building the communities sponsored by the United Housing Foundation.

- ☐ Window installations.
- ☐ Balcony railing installations.
- ☐ Glass and glazing.
- ☐ Caulking.

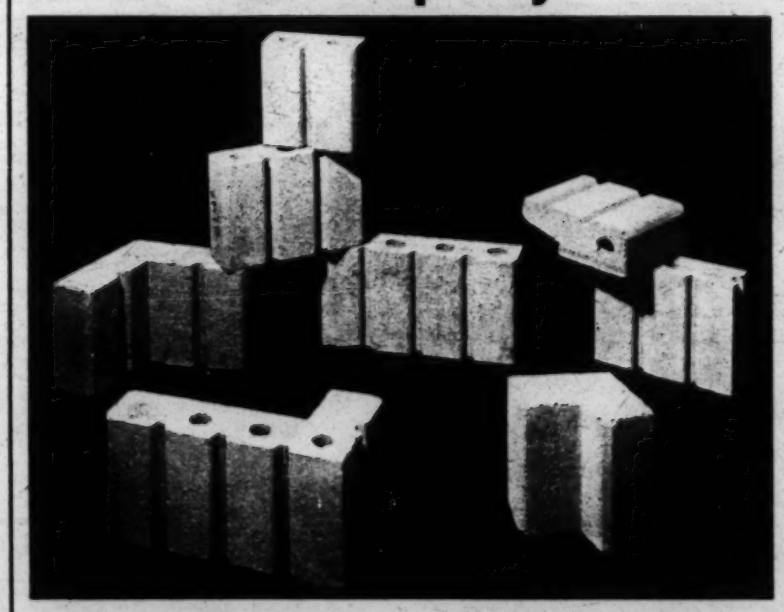
BARNEY SCHOGEL INCORPORATED
13 GREENPOINT AVENUE
BROOKLYN, N.Y. 11222
212 383 2900

Steel Fabricating Company

Fabricators and erectors of structural steel and miscellaneous iron and erectors of the aluminum windows at Co-op City.

Steel Fabricating Company
Samuel Sumers, President
440 Tiffany Street, Bronx, N.Y. 10474, 212-DA 8-3850

Plasticrete is proud to have worked with United Housing Foundation on Co-op City.



We're producing and supplying 2.5 million of these specially designed PROFILE concrete masonry units for the project.

The units create strong vertical show lines approx. 4" on centers, with rounded shadow-producing grooves.

Plasticrete's material was engineered to ensure durability through formulation of concrete mixes. The quality is equal to any manufactured exterior masonry material.

Compressive strengths are increased and absorptions lowered to improve weather resistance. Shrinkage has been reduced to minimize movement in the walls after the installation.

Architect: Herman J. Jessor
Mason contractors: Langer & Langer, Inc. and Sal-Vio Masons, Inc.

PLASTICRETE CORPORATION
HAMDEN, CONNECTICUT
NEW YORK CITY OFFICE: 101 PARK AVE./N.Y. 10017/212-686-2520

It's the co-op way of life...

at CO-OP CITY in the Bronx...TWIN PINES VILLAGE in Brooklyn.

Both communities are taking their places as milestones in low and moderate cost cooperative housing . . . beside such other United Housing Foundation achievements as Rochdale Village, the 5,860-unit community in Queens, and Amalgamated-Warbasse Houses, the 2,585-unit community in Brooklyn.

Motivated by service rather than profit in these and other projects through the years, United Housing Foundation and its members have made a unique contribution in meeting the housing needs of low and moderate-income wage earners in the City of New York.

Both Co-op City and Twin Pines Village are perfect communities for the family with children . . .

Co-op City, where the first occupancy of this 15,382-apartment community has now begun, offers the wide-open spaces of a 300-acre residential park (equivalent to 200 city blocks).

Twin Pines Village, where construction of 6,000 apartments will begin shortly, will be a 150-acre ocean-view community with every facility the young family needs.

Designed for bringing up your youngsters in safety . . . They'll play in modern fully-equipped playgrounds with special areas for toddlers, intermediate-age children and teen-agers.

For teen-agers, there'll be special lounges for recreation and socializing. And cooperative nursery schools are planned for tots.

The school environment will be excellent. At Co-op City, a bold new concept has been born . . . an on-site Educational Park, a campus setting that includes 2 elementary schools, 2 intermediate schools and a high school . . . with its own museum, theater, planetarium, swimming pools and craft shops. At Twin Pines Village, a new elementary school is being erected . . . with junior and senior high schools nearby in the neighborhood.

These will be communities for the entire family . . . designed to create their own park-like environments within the city . . . with large community and shopping centers located conveniently for all residents.

Co-op City will have 3 of these centers as well as a library, a post office and a fire station, with swimming, fishing and boating nearby .

Twin Pines Village will have a shopping center and a community center. Adjacent, Spring Creek Park is being developed.

More than three-quarters of each community is being devoted to open space . . . with plenty of landscaped gardens, sitting areas and playgrounds. Indoor parking is planned for 5,100 cars at Twin Pines Village, for 10,850 cars at Co-op City (available at nominal cost).

Apartments will be centrally air conditioned . . . 1-, 2- and 3-bedroom units with or without terraces in a wide variety of practical layouts in widely spaced tower buildings (also 3-bedroom town house garden apartments at Co-op City).

Each apartment will have maximum light and privacy. Perfect for the young family. And, as non-profit housing cooperatives planned for families of low and moderate income, priced perfectly too.

At Twin Pines Village, it is estimated that carrying charges will be about $25 a room per month. Required equity investment is $450 per room, partly financeable.

At Co-op City, a typical 3-bedroom apartment with terrace on the 12th floor can cost $169.25 a month (including utilities — after equity investment of $2,925, partly financeable) while a typical 2-bedroom unit on the 21st floor can cost $116.25 a month (including utilities — after equity investment of $2,025).

Some cost more, some less (depending on location, height and exposure). Many have terraces. Most have separate dining areas. All have foyers.

Light, cheerful kitchens with large refrigerators, ranges, wood-grained plastic-finish cabinets. 2 bathrooms in all 3-bedroom units.

Co-op City is located in the northeast Bronx on Bartow Avenue at the intersection of the Hutchinson River Parkway and the New England Thruway. Access to all major highways, 2 bus lines serving IRT and Independent subways, with lines to East and West Side midtown areas.

Twin Pines Village will be located on Shore Parkway extending along Pennsylvania Avenue to Flatlands Avenue in Brooklyn.

The sponsor, United Housing Foundation, represents more than 26,000 families living in homes built by the cooperative method. It is a federation of housing cooperatives, civic groups, labor unions and other non-profit organizations established to promote better housing at lower cost through cooperatives.

Act now. Apartments will be selected in the order in which applications are received. A $500 deposit is required with applications. (Refundable.)

For Co-op City information, call 924-5115.

For Twin Pines information, call 533-8080.

For an application and information brochure, mail the coupon below.

Sponsored by United Housing Foundation

United Housing Foundation
465 Grand Street/New York 10002

Please send me information about (check one):

_____Twin Pines Village.

_____Co-op City.

Name (print)_____

Address (print)_____

Borough_____ **Zip Code**_____

THE OFFERING OF STOCK AND APARTMENTS AT TWIN PINES VILLAGE IS MADE BY PROSPECTUS ONLY.
Limited to N. Y. State residents.

Two new communities in N.Y. City/family sized apartments at a price you can afford.

Housing Coops

7-70

Let's Consider Cooperatives

Department of Housing and Urban Development

This bulletin describes the cooperative housing program of the Federal Housing Administration—a program that has helped many American families improve their housing conditions.

FHA insures mortgages on cooperative housing projects of five or more dwelling units.

- As a rule, the cooperative is formed by a sponsoring group that has done the groundwork required to develop the cooperative and its proposed housing project.

- The cooperative either buys the land and contracts for the construction of the housing or buys a complete project from an existing owner or from an investor-sponsor who has constructed it for sale to a cooperative. The money for this comes from the FHA-insured mortgage loan and the downpayments made by cooperative members.

- Cooperative projects usually contain recreational and community facilities for use of all members.

- The cooperative remains owner of the project.

- Each member of the cooperative has the right to live in one of the units and has an equal voice with other members in the operation of the project.

- The units may be in detached, semidetached, rowhouse, or multifamily structures.

- The FHA-insured mortgage may be used to build new housing or to acquire and rehabilitate (if necessary) existing structures for conversion to cooperative ownership.

- FHA is authorized to give technical advice and help to cooperatives in organizing the cooperative corporation and in planning, building, and operating the housing project.

CONSUMER BENEFITS

What are the homeownership advantages available to cooperative owners?

1. **Protection against rising cost:**

The housing project is operated on a non-profit basis. The owners pay monthly only their share of the project's actual operating costs. Thus, increases in the monthly housing cost are limited to actual increases in operating costs. In rental housing, the rent is often affected by supply and demand. Thus, during times of housing shortage and rising costs, rents may be increased in uncontrolled rental projects even though the landlord's operating costs may not have been significantly increased.

2. **Tax advantages:**

A cooperative owner has basically the same income tax advantages as a conventional home owner. Thus, a cooperative owner may deduct from his income for Federal income tax purposes (and often also for State income purposes) his share of the real estate taxes and mortgage interest paid during the year by the cooperative. This, in effect, is a reduction in the owner's housing cost.

3. **Absence of landlord's profit:**

Inasmuch as the owners are, in effect their own landlord, and since they operate on a non-profit basis, their monthly housing cost does not include an allocation for landlord's profit which is, of course, included in the rent of a tenant of an ordinary rental project. This, in itself, may amount to a reduction of 10 percent or more in monthly housing cost.

4. **Reduced maintenance expense:**

Experience has shown that owners take better care of the over-all property than tenants. Moreover, the owners frequently handle the redecoration of their unit interiors on a "do-it-yourself" basis. Maintenance costs are, therefore, usually less in a cooperative than in a rental development.

5. **Equity accrual:**

If a cooperative is successfully operated, equity accrual can be anticipated upon resale, as in the case of other forms of homeownership.

COOPERATIVE PROCEDURES

The board of directors of the cooperative decides matters that concern management and maintenance of the project; but the management must meet standards of the lender and of FHA. The success of a cooperative depends on experienced and stable management.

Downpayments of members are based on the difference between the total cost of the project and the FHA-insured mortgage, plus working capital. The amount of the downpayment varies with the cost of the project and the sizes and types of living units chosen.

Each member signs an occupancy agreement similar to a lease. In signing, a member agrees to pay the cooperative a monthly carrying charge equal to his share of the sum required by the cooperative to meet its expenses. The agreement states which repairs and maintenance the cooperative will handle and which are the member's responsibility.

The operating costs may vary from time to time. When this happens, the monthly carrying charges paid by members may be adjusted up or down to reflect such changes.

The cooperative has a 30-day option to purchase the membership of any member who wishes to withdraw. If the cooperative does not act on the option, the outgoing member [illegible] sell his membership on the open market. The new member must, in any event, [illegible] by the cooperative. Subleasing or [illegible] term basis is allowed in [illegible]. The right of long-term occupancy [illegible] is restricted to members [illegible].

MORTGAGE LIM[illegible]

The mortgage amount cannot [illegible] of the following:

- A total amount of $20 million ([illegible] for a public mortgagor).

- An amount equal to [illegible] the FHA estimated replacement [illegible]. If project is to be rehabilitated, [illegible] limits apply.

- An amount representing a family-unit limit of $9,900 for units with no bedroom; $13,750 with one bedroom; $16,500 with two bedrooms; $20,350 with three bedrooms; and $23,100 with four or more bedrooms. In elevator-type structures, the respective limits are $11,550, $15,000, $19,800, $24,750, and $28,050. All dollar limits may be increased up to 45 percent in places where cost levels require an increase.

The term of the mortgage cannot exceed 40 years. The maximum interest rate is 8½ percent*. Interest is paid monthly on the principal outstanding. The FHA mortgage insurance premium is ½ of 1 percent.

PROCEDURES FOR SPONSORS

The sponsor of a proposed cooperative housing project should discuss the proposal with the local FHA insuring office. If the FHA feasibility findings are favorable, the sponsor will submit an application, along with the required fee and exhibits, through an approved lender. The application is for insurance of a blanket mortgage to cover the entire project.

FHA CONTROLS

The FHA has certain controls over the cooperative for the protection of the cooperative members and the governmental interest.

No solicitation of cooperative members can be made before FHA approves the following documents:

- The basic organizational papers, including the by-laws and occupancy agreement.

- The subscription agreements used to obtain members.

- A bulletin that contains basic information that must be given to prospective members.

In the operational stage, FHA requires certain reserves to be maintained, periodic financial reports to be filed and requires the project to be managed in a business-like manner.

*FHA interest rates are subject to change. Information on current interest rates may be obtained at local FHA insuring offices or approved lending institutions.

ADDITIONAL TYPES OF INSURED LOANS

The foregoing describes the procedures applicable to ordinary loans to cooperatives, sometimes referred to as "Management Type". In addition, the following type loans are insurable under Section 213:

1. **Mortgage on Investor-Sponsor Project:**

The mortgagor, a profit-motivated corporation, certifies its intent to construct the project and sell it within two years after it has been completed. The buyer must be an approved cooperative. If such a sale is not made within two years, the investor-sponsor agrees to run the project on a rental basis subject to FHA rules.

The loan ratio for an investor-sponsor cannot exceed 90 percent of the FHA-estimated replacement cost of the project. The cooperative that buys the project can get up to a 97 percent mortgage.

2. **Mortgage on Existing Project:**

The mortgagor is a cooperative that acquires an existing project which was built before the Section 213 mortgage insurance application was filed.

The mortgage amount cannot exceed [illegible] percent of the FHA estimate of value for continued use as a cooperative. Further limitations apply if existing mortgages are to be refinanced or if rehabilitation is involved.

3. **Supplementary Cooperative Loans:**

Supplementary loans may [illegible] cooperatives that already have [illegible] insured mortgages. Co[illegible] from the Federal Co[illegible] mortgages are also eligi[illegible] loans. A supplementary [illegible] finance improvements, [illegible] community facilities, or [illegible] tive's purchase and [illegible]

Unless the supplementary loan is [illegible] improvements or community [illegible] amount can be no more than [illegible] between the original project mortgage [illegible] and the balance outstanding [illegible] If the supplementary loan is for improvements or community facilities, the loan may be somewhat higher.

4. **Sales-Type Projects:**

The mortgagor is a nonprofit housing corporation formed to contract for purchase of land and construction of individual homes for its members. The blanket mortgage may not exceed the sum of the insurable mortgages allowed on the individual homes. Each home is released from the blanket mortgage when the project has been completed. Each member can then take title to one of the homes and finance it with a mortgage that has terms like those under FHA's basic program for home buyers.

EQUAL OPPORTUNITY IN HOUSING: Racial discrimination in housing of any size is a violation of the Civil Rights Act of 1866. In addition, the Civil Rights Act of 1968 contains a Federal Fair Housing Law (Title VIII) which established fair housing as the policy of the United States. This law prohibits discrimination on the basis of race, color, religion, and national origin.

Persons complaining of discrimination in housing have a choice of remedies including filing a civil action in Federal court (or in some cases State courts), or complaining to HUD.

4. **Sales-Type Projects:**

The mortgagor is a nonprofit housing corporation formed to contract for purchase of land and construction of individual homes for its members. The blanket mortgage may not exceed the sum of the insurable mortgages allowed on the individual homes. Each home is released from the blanket mortgage when the project has been completed. Each member can then take title to one of the homes and finance it with a mortgage that has terms like those under FHA's basic program for home buyers.

The program described in this bulletin is provided under Section 213 of the National Housing Act. Families and individuals who cannot afford to buy a cooperative membership without some form of assistance may be eligible for assistance under other HUD programs (see Bulletins HUD-55-F and HUD-36-F). Mortgages to finance the purchase of condominium units may be insured under Section 234 (see Bulletin HUD-77-F). Further information concerning these programs may be obtained at local FHA insuring offices.

EQUAL OPPORTUNITY IN HOUSING: Racial discrimination in housing of any size is a violation of the Civil Rights Act of 1866. In addition, the Civil Rights Act of 1968 contains a Federal Fair Housing Law (Title VIII) which established fair housing as the policy of the United States. This law prohibits discrimination on the basis of race, color, religion, and national origin.

Persons complaining of discrimination in housing have a choice of remedies including filing a civil action in Federal court (or in some cases State courts), or complaining to HUD.

HUD-FHA Insuring Offices

Alabama	Birmingham
Alaska	Anchorage
Arizona	Phoenix
Arkansas	Little Rock
California	Los Angeles
	Sacramento
	San Diego
	San Francisco
	Santa Ana
Colorado	Denver
Connecticut	Hartford
Delaware	Wilmington
District of Columbia	Washington
Florida	Coral Gables
	Jacksonville
	Tampa
Georgia	Atlanta
Hawaii	Honolulu
Idaho	Boise
Illinois	Chicago
	Springfield
Indiana	Indianapolis
Iowa	Des Moines
Kansas	Topeka
Kentucky	Louisville
Louisiana	New Orleans
	Shreveport
Maine	Bangor
Maryland	Baltimore
Massachusetts	Boston
Michigan	Detroit
	Grand Rapids
Minnesota	Minneapolis
Mississippi	Jackson
Missouri	Kansas City
	St. Louis
Montana	Helena
Nebraska	Omaha
Nevada	Reno
New Hampshire	Manchester
New Jersey	Camden
	Newark
New Mexico	Albuquerque
New York	Albany
	Buffalo
	Hempstead
North Carolina	Greensboro
North Dakota	Fargo
Ohio	Cincinnati
	Cleveland
	Columbus
Oklahoma	Oklahoma City
	Tulsa
Oregon	Portland
Pennsylvania	Philadelphia
	Pittsburgh
Puerto Rico	San Juan
Rhode Island	Providence
South Carolina	Columbia
South Dakota	Sioux Falls
Tennessee	Knoxville
	Memphis
Texas	Dallas
	Fort Worth
	Houston
	Lubbock
	San Antonio
Utah	Salt Lake City
Vermont	Burlington
Virginia	Richmond
Washington	Seattle
	Spokane
West Virginia	Charleston
Wisconsin	Milwaukee
Wyoming	Casper

HUD-17-F(2) July 1970

☆ GPO : 1970 O - 388-641

Housing Cooperatives

FACTS ON HOUSING COOPERATIVES

1. WHAT THEY ARE

A housing cooperative is a group of residences owned and operated by the people who live in them. The entire property is owned by a nonprofit, cooperative corporation established to provide housing and related services to its members. The occupants are their own landlords.

The cooperative corporation holds title to the property and executes a blanket mortgage. The individual's liability is limited to his initial investment (approximately 2% of the value of the home the family will occupy). He signs no note or mortgage. All members participate in establishing overall policy and electing a board of directors which employs professional management and retains legal counsel.

2. THEY ARE EXTENSIVE

More than a quarter million families in the United States live in over 700 cooperatives. President Nixon and Senator Humphrey have lived in housing cooperatives. Housing cooperatives vary from Co-op City in New York with a population of 65,000 to an Indian cooperative in South Dakota with 100 families, and one cooperative being developed to serve 200 families with its housing units located in a number of small rural Minnesota towns.

Some public housing projects have been converted to cooperatives because responsibility, pride of ownership, participation, and self-determination solves many problems and lowers operating costs. Housing cooperatives successfully serve families of all income levels.

3. THEY ARE A PROVEN SUCCESS AND REDUCE HOUSING COSTS

Housing cooperatives enjoy the best repayment and success record of the Federal Housing Administration's various housing programs. They qualify for government supplements and many states have agencies to provide financing also.

Housing cooperatives are lower in cost because they enjoy the advantage of lower large scale construction and purchasing cost, savings in one-mortgage financing, lower operating costs, and lower vacancy rates. In some states they also qualify for homestead tax exemption.

4. THEY BUILD SAVINGS AND BETTER COMMUNITIES

Members in the cooperative build equity ownership through their monthly payments. Should they move, the cooperative usually exercises the option to purchase and arranges for a family on the waiting list to buy them out. The charge for this is nominal so the outgoing member gets the full benefit.

In housing cooperatives it has been demonstrated that people can live better for less money and have a say over and take an active interest in their living environment. They develop responsibility, participation, and better communities. Housing cooperatives constitute new democratic social units that contribute a multiple beneficial community influence through their elected directors and committees. In some countries over 50% of the housing is cooperative housing.

5. THEY ARE ONE SOLUTION TO THE RURAL HOUSING CRISIS

A number of small towns can share in one cooperative which supplies 25 or more houses in each town. This gives them the economy of large scale construction and purchasing--the saving resulting from one-mortgage financing, lower operating cost, and group buying. The total number of houses in the cooperative should ultimately be near 200 within a radius of about 40 miles to achieve maximum economies of housing and operations.

6. THEY CAN BE SPONSORED BY COMMUNITY ORGANIZATIONS

Housing cooperatives can be initiated by nonprofit community organizations, who want to see good housing built for families in their area and who have or can acquire a suitable site. A properly oriented and experienced builder-developer helps insure success. When completed, the residents assume ownership through the cooperative, establish overall policy, elect their directors, who employ management to operate it.

A competent builder-developer can help select a suitable site to match a particular need, assist in selecting suitable architects and engineers, price out proposed construction costs and help get zoning permits. He will have suggestions on design and materials to keep costs down. He will also be familiar with FHA requirements and allowable cost limits and will sign a lump-sum construction contract to build for a stated price when all plans are completed and financing is assured.

7. STATE AND NATIONAL ORGANIZATIONS AND TECHNICAL ASSISTANCE AVAILABLE

There are state associations of housing cooperatives and a National Association of Housing Cooperatives. The nonprofit Foundation for Cooperative Housing in Washington, D.C. was established to assist in the development of housing cooperatives. Its wholly-owned subsidiary, FCH Services, has nine regional offices available to assist in site planning, finding suitable builders and architects, financing, FHA processing, organization, and management.

FCH Services can be consulted on your plans. Their address in Washington, D.C. is 1012 Fourteenth Street Northwest, 20005--Telephone: 202/737-3411. The regional office for the Great Lakes Region is 1900 Book Building, Detroit, Michigan, 48226--Telephone: 313/961-2755. A Minneapolis office is planned.

By: B. F. Ihlenfeldt, Chairman, Cooperative Housing Institute Committee
Director of Community Relations, Mutual Service Insurance Companies
1919 University Avenue, Saint Paul, Minnesota 55104
Telephone: 612/645-6611

FOR RELEASE AT 8 A.M.
THURSDAY, MAY 18

Housing Discrimination / New Orleans

from: Jack Sisson, Coordinator
FAIRE
861-9521, ext. 228

→ Art, for your information

A new, metropolitan-wide organization has been proposed to promote fair housing opportunities for minorities and to prevent the use of blockbusting tactics "which cause disruptive and costly panic-selling of homes in white neighborhoods."

In a statement released Thursday (May 18), Jack Sisson, coordinator for the new organization, said the group will be known as FAIRE -- Fair-housing and Anti-blockbusting Implementation in Real Estate.

The organization, he said, was formed by representatives of several religious, governmental and civic organizations and has the support of those groups.

Among those who have endorsed FAIRE are the New Orleans Coalition, Broadmoor Improvement Association, New Orleans Chapter of the National Council of Jewish Women, Independent Women's Organization, Community Services Council of Jefferson, Council for Housing and Community Development, Sisters' Council of the Archdiocese of New Orleans, Community Relations Council of New Orleans, Urban League of Greater New Orleans, New Orleans Legal Assistance Corporation, Rabbinical Council of New Orleans, Community of St. John the Evangelist, League of Women Voters of New Orleans, Desire Community Housing Corporation, Human Relations Commission of the Archdiocese of New Orleans, Louisiana League of Good Government, THE CENTER, Southern Organization for Unified Leadership, Lower Ninth Ward Housing Development Corporation, Human Relations Committee of New Orleans, Mayor Landrieu's Committee on Housing, New Orleans Central Committee, Knights and Ladies of Peter Claver, DeSales Housing Corporation, and Central City Housing Development Corporation.

This organization is in accord with the Housing Program recommendations of the Regional Planning Commission (RPC) for Jefferson, Orleans, St. Bernard and St. Tammany Parishes. Last October the RPC adopted a resolution calling for the

(MORE)

establishment of a metropolitan anti-blockbusting/open housing mechanism as one of the key community actions needed to improve regional housing conditions. Additional sponsors are still being sought.

"The goal of fair housing for all cannot be met by the various efforts now operating in the metropolitan area," Sisson said. "Most of the present efforts are doomed because they do not take in enough of the community, are not sufficiently staffed and financed, and do not contain comprehensive and long term goals."

The authors of FAIRE said they have put the program together following an extensive series of meetings since last summer and in consultation with varied civic, professional, economic and religious groups.

"In the sale and rental of apartments and homes," Sisson said, "we feel there is widespread discrimination against minority persons by some real estate brokers and by some individuals handling their own property.

"FAIRE will act against blockbusting activities which are illegal under the 1968 Housing Act," he said.

"The movement of a minority person or family into an all-white area is not blockbusting. In fact, to hinder an individual or family with the money and desire to move into such a neighborhood is a violation of the discrimination clause of the federal law.

"Blockbusting is a coordinated series of activities which intimidate, frighten, confuse and mislead white residents into belief that they should move out of their neighborhoods or suffer adversities including loss of money.

"The tactics used," he said, "include widespread use of For Sale signs and the contracting of owners to persuade them that it is better to sell now than to suffer later."

Sisson added the purpose of the organization is not to create integration or to maintain segregation on any percentage basis.

"We seek to guarantee every individual in search of housing protection of the law against those who wish to use racism as a force to manipulate the housing market for their own financial gain."

He said the organization would use five methods of achieving its goals including:

(MORE)

-- An educational campaign sponsored through churches and civic organizations to create a better understanding of the Fair Housing Act, and the encouragement of community organizations to study the home rental and sales practices in their individual neighborhoods;

-- The establishment of referral centers where complaints of unfair housing practices would be sent;

-- Documentation of abuses in housing practices and attempts by FAIRE to remedy individual abuses in consultation with real estate brokers;

-- Direct legal action, where necessary, to stop housing discrimination and/or blockbusting;

-- Promotion of interest among real estate agents and builders in developing policies which guarantee fairness in selling or renting of property.

Sisson said at the present time the FAIRE organizing committee is in the process of approaching various community leaders to serve on the board of directors of FAIRE and to guide the final development and incorporation of the body.

A minimum budget of $50,000 has been estimated for the first year's operations and proposals have already been made to the federal government to assist in financing the organization. A portion of the funds will be raised locally.

"The establishment of a metropolitan fair housing organization is a positive and bold step that leaders of this area can take to further the quality of life and stability of human relations in the metropolitan area," Sisson said. "This action is only part of the solution to the housing dilemma facing the metropolitan four-parish area, but it is a significant part."

#

looking ahead

. . . . A monthly report by the National Planning Association on forward-looking policy planning and research—announced, underway, and completed—of importance to the nation's future

In This Issue—

THE DIMENSIONS OF U.S. METROPOLITAN CHANGE

MAJOR INDICATORS FOR UNITED STATES, REGIONS, AND 224 METROPOLITAN AREAS

NPA AND OTHER ECONOMIC PROJECTIONS FOR THE 1970s

Projections to 1975 for 224 Areas

The Dimensions of U.S. Metropolitan Change

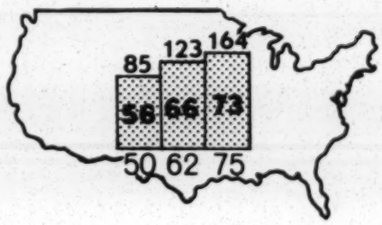
The following article by Joe Won Lee is based on *Economic and Demographic Projections for 224 Metropolitan Areas,* a three-volume, 979-page report published last month by the NPA Center for Economic Projections as a part of its Regional Economic Projections Series. This is the fourth of a continuing research series on metropolitan areas. The information in this series is designed to be of use in marketing and location decisions of business, in public planning, and in university research and classrooms.

MOST OF THE NATION'S economic activity takes place in metropolitan areas. This is where most production occurs, where most of the labor force lives, and where most markets are found. Metropolitan areas are also the location of the nation's major domestic problems. Poverty exists there simultaneously with rising aspirations, the need for public service is greater than local fiscal capabilities, and expenditures are heavy on most Federal programs.

Information about potential changes in metropolitan areas is of increasing importance in today's world as it plans for the future. It is vital to business in deciding plant locations and marketing possibilities and in the program planning of public bodies, among others. This kind of information is only recently becoming available as government agencies increasingly provide basic data about metropolitan areas and as research organizations and business enterprises analyze these data.

The National Planning Association, in its just published three-volume report, presents projections for the coming decade of population, income, and employment in each of the nation's 224 metropolitan areas. In recent years, there have been important economic studies of all urban or all metropolitan areas combined, as well as valuable reports on specific selected metropolitan areas. The NPA study, however, is the first which examines separately each of the metropolitan areas and presents the results within a consistent body of data, allowing comparison among the separate areas, among regions and states in the country, and with the nation as a whole.

The results of the NPA study are summarized in the statistical table on pages 5 to 8, which indicates the projected 1975 estimates for population, employment, income, and income per capita in each metropolitan area, and the 1962-75 projected annual growth rate for these indicators.



The United States in 1975

- In 1975, 164 million people, or 73 percent of the nation's population, will be living in metropolitan areas.
- 60 percent of the nation's population will be concentrated in the 25 largest metropolitan areas.
- The share of employment and personal income for these 25 metropolitan areas will be greater than their 60 percent share of the population.
- Nonmetropolitan areas will continue to lose their population to metropolitan areas, and by 1975 they will contain less than 30 percent of the total U.S. population.

© National Planning Association, 1967

Housing Gen.

NEWS from The Center for National Policy Review
School of Law, Catholic University of America
Washington, D.C. 20017

FOR RELEASE: After 11 A.M., Wednesday, March 22, 1972

For Information Contact: William L. Taylor, Director (202) 832-8525- office
Center for National Policy Review (202) 726-6260- home

Edgar L. Feingold, Center (202) 832-8525- office
Director of Public Affairs (301) 664-4225- home

SWEEPING ANTI-BIAS LENDING REGULATIONS SOUGHT BY DISTINGUISHED ECONOMISTS; LEADING CIVIL RIGHTS AND PUBLIC INTEREST GROUPS

A group of 170 distinguished economists including a Nobel Laureate and the last five chairmen of the Council of Economic Advisers have joined with a coalition of 32 civil rights and public interest organizations to press for comprehensive non-discrimination regulations covering the lending policies of banks and savings and loan associations.

The two groups today called on the federal agencies that regulate the nation's financial institutions to adopt sweeping prohibitions against discriminatory mortgage loan practices along with effective programs to encourage lending opportunities.

The recommendations were submitted in the form of comments invited by the Federal Home Loan Bank Board, the Federal Deposit Insurance Corporation and the Comptroller of the Currency on the basis of notices published in the Federal Register. A fourth agency, the Federal Reserve Board did not invite comments, but the recommendations are meant to apply to it as well.

N.B. Included as enclosures are the statement of the economists, along with a list of the endorsers; and the comments of the civil rights and public interest groups, along with the names of the supporting organizations.

Included among the nation's leading economists who supported their comments are Paul W. McCracken, Arthur M. Okun, Gardner Ackley, Walter W. Heller, Raymond J. Saulnier and Leon H. Keyserling, all former chairmen of the CEA; and Merton J. Peck, Warren L. Smith, James S. Duesenberry, James Tobin and Henry C. Wallich, former CEA members.

Also listed as signatories are Paul A. Samuelson, a Nobel prize winner in economics; Irwin Friend, who directed a four-volume study of the savings and loan industry for the Bank Board, and Anthony Downs, senior vice president of the Real Estate Research Corporation.

Other sets of comments were filed by lawyers for the Center for National Policy Review of the Catholic University School of Law on behalf of 13 civil rights and public interest groups, including the NAACP, the National Urban Coalition, the National Urban League, the League of Women Voters of the United States and the National Committee Against Discrimination in Housing.

Included among the 19 other organizations supporting this action are the United Augomobile Workers of America, the National Tenants Organization, the National Organization for Women, and Ralph Nader's Public Interest Research Group.

Overall, the comments of the economists and the civil rights and public interest groups focused on the need for prohibitions against obsolete business practices that have a discriminatory effect on racial minorities and women; affirmative advertising and employment programs; expanded data collection and analysis projects, and strict compliance and enforcement procedures.

more

Highlights of the comments submitted by the two groups today on proposed Bank Board regulations will be discussed here, but they can be read as applying as well to the three other federal banking agencies. Here are some highlights:

*** proposed regulations barring racial, religious and ethnic discrimination should be expanded to encompass sex discrimination and to prohibit practices that are discriminatory in effect, such as (1) the arbitrary refusal of lending institutions to count overtime, bonuses and all or part of working wives income in computing family income for loan purposes, and (2) red-lining, or the arbitrary writing off of certain neighborhoods as undesirable for mortgage loans because of their racial and economic compositions.

On the subject of red-lining, the comments cited a section in the proposed regulations in which the phrase "site economics" is listed by the Bank Board as one of the factors to be weighed when a loan application is considered. Its deletion was urged to forestall any interpretation by lending institutions that the Bank Board is condoning a form of "red-lining."

"Arbitrary exclusion of persons who have the economic capacity to participate in the market place," the comments of the economists said, "is a distortion of our economic system and cannot be considered 'sound and economical home financing (legislative language from the Federal Home Loan Bank Act).' In addition," the economists noted, "discrimination for non-economic reasons is a bad business practice-- it results in an economic cost not only to those discriminated against but also to those who do the discriminating."

To this, the comments of the civil rights and public interest groups added: "But just as the Bank Board would take action against underwriting practices which are unsound because they are excessively risky, so it should also take action against underwriting practices which are unsound because they needlessly restrict the access of minority groups to housing credit."

*** affirmative advertising programs recommended in the regulations should require the use of media and other channels of communication that reach minority communities to make known the availability of mortgage loans and savings plans to minority families. According to the comments of the civil rights and public interest groups, the section "on advertising is woefully inadequate in prompting institutions to make known to minority citizens that they are welcome customers."

*** in addition to the proposed requirements that racial and ethnic records be kept on all loan applications, the regulations should require the development of a national data collection system covering mortgage lending practices at the individual association, regional and national levels.

The civil rights and public interest groups noted that "data collection and analysis must be comprehensive enough to be able to measure the extent of discrimination in its many forms." And, both sets of comments emphasized that information on neighborhood characteristics must be fed into the data analysis system.

This represents critical information needed to measure such forms of neighborhood discrimination as red-lining or the refusal to make loans to minorities in white areas, the comments said.

And, in order to determine whether different terms or conditions are imposed on minorities seeking loans, the comments also called for expanding the racial and income data-keeping to include such information as sex, education, occupational classification and percent of family income not earned by husbands.

more

*** the regulatory agencies should conduct, in the words of the economists, "a vigorous search for discriminatory lending practices" as an integral part of the regular agency examination of lending institutions,with a willingness to "impose sanctions for violations of the regulations."

The civil rights and public interest groups also questioned the proposal that all complaints be referred to the Department of Housing and Urban Development. "...we urge that it be made clear that complaints can also be filed with your agency. To do otherwise is to suggest that you have no authority or even interest in providing relief to a party aggrieved by an institution under your supervision."

*** affirmative action program to eliminate the effects of past employment discrimination by lending institutions should be included in the regulations. "In addition to the direct benefit of increasing employment opportunities for traditionally disadvantaged groups," the economists said, "a likely indirect benefit would be less discrimination in lending practices, particularly if loan officers were from traditionally discriminated against groups."

The invitation of the Bank Board, the FDIC and the Comptroller for public and industry comment came in response to a petition filed March 8, 1971 with them by 13 civil rights and public interest groups. The petition asked for a "fair and effective system of preventing racial discrimination in home mortgage financing" under the requirements of the fair housing provisions (Title VIII) of the 1968 Civil Rights Act.

William L. Taylor, director of the Center for National Policy Review and one of the petitioners' counsel, characterized the Bank Board proposals "as a step in the right direction, although limited in scope." However, Mr. Taylor said he was highly critical of the FDIC, the Comptroller and the Federal Reserve Board (also named in the petition) "for failing to address the issues raised in the petition.

"The Bank Board alone," Mr. Taylor noted, "developed independent proposals and published them for comment. The FDIC and the Comptroller merely republished edited and bowdlerized versions of the petition and asked for comment prior to the preparation of their own sets of regulations. The Federal Reserve Board simply published a statement of policy relating to an equal housing logotype and lobby displays of equal housing posters."

Once approved, the regulations will be binding on the federal and state chartered member savings and loans regulated by the Bank Board; the national banks supervised by the Comptroller; the banks insured by the FDIC, and the state chartered banks (member banks of the Federal Reserve System) supervised by the Federal Reserve Board.

Although the economists filed their comments only with the Bank Board, their statement said its basic principles also should be adopted by the other federal financial regulatory agencies.

In addition to filing their comments with the Bank Board, the 13 petitioners also submitted another set of comments to the FDIC and the Comptroller on February 28, 1972.

more

Speaking for the 13 petitioners, Mr. Taylor and his co-counsel, Daniel Searing, called the FDIC and the Comptroller to task for their unreasonable delay in responding to the March 8, 1971 petition, and for the lack of substantial response when they did. "In our view," the attorneys said, "the rights of petitioners asserted here have been delayed for an unconscionable period." The petitioners renewed their request for a hearing and asked that it be scheduled no later than April 13.

Mr. Taylor noted that "if ever there was any doubt about the need for effective non-discrimination regulations it was dispelled by the comments filed with the FDIC and the Comptroller by the American Bankers Association. In its objection even to an equal opportunity notice for posting in bank lobbies on the ground that such a requirement might lead to 'a loss of freedom to plan lobby displays in the best interests of shareholders and depositors,' the Association demonstrated a complete lack of sensitivity to the rights of minorities."

In its comments submitted to the Bank Board, the 13 petitioners explained that the March 8, 1971 petition was "prompted in part by a history of inaction by the Board and the other financial regulatory agencies in the face of findings of discrimination in home financing by various Presidential commissions and the United States Commission on Civil Rights.

The comments also noted that discrimination in the field of mortgage lending is evident from statements of the Bank Board itself; from testimony by former Attorney General John Mitchell; from a government-funded study of lending practices in Oakland, California; from information developed in Senate subcommittee hearings in Boston, and in the operation of the Bank Board's federally subsidized Housing Opportunity Allowance Program (HOAP) where only 2 percent of the loans made went to blacks.

Affiliated with Catholic University's Law School, the Center for National Policy Review is engaged in the review and analysis of national policies with racial and urban implications. One of its principal missions is to provide legal research, social science resources and technical assistance to civil rights and public interest groups in their efforts to obtain improved enforcement and implementation of civil rights and urban-oriented laws.

Some of the other economists who have endorsed the statement on non-discrimination regulations are:

George Sternlieb, of Rutgers University and author of "The Urban Housing Dilemma;" Alice Rivlin, former Assistant Secretary for Planning and Evaluation, Department of Health, Education and Welfare; William J. Baumol, of Princeton University; Bernard Freidan, director of the MIT-Harvard Joint Center for Urban Studies; Lester Thurow, of MIT; Robert Nathan, an economic consultant; Barbara Bergmann, director of the Project on the Economics of Discrimination at the University of Maryland; Emmett J. Rice, senior vice president of The National Bank of Washington, and Frank deLeeuw, of the Urban Institute.

In addition to Irwin Friend, nine contributors to the study on the savings and loan industry commissioned by the Bank Board have endorsed the statement. They are: Jack Guttentag; George Benston; Austin Hoggatt; David Fand; Paul Taubman; Edward S. Herman, James Walter, Stephen Goldfeld and Ernest Bloch.

#####

Housing bew.

May 4, 1972

Analysis and Comment on

1) Nondiscrimination Lending Regulations Adopted by the Federal Home Loan Bank Board

2) Failure of the Federal Deposit Insurance Corporation, the Comptroller of the Currency, and the Board of Governors of the Federal Reserve System to issue Anti-Bias Regulations

---

Prepared by the Center for National Policy Review
on behalf of the following Petitioners:

The American Friends Service Committee, Inc.

The Housing Association of Delaware Valley

The Housing Opportunities Council of Metropolitan Washington

The Leadership Council for Metropolitan Open Communities

Metropolitan Washington Planning and Housing Association, Inc.

National Association for the Advancement of Colored People

National Association of Real Estate Brokers

The National Committee Against Discrimination in Housing, Inc.

National Urban Coalition

National Urban League, Inc.

The Rural Housing Alliance

The Washington Center for Metropolitan Studies

The League of Women Voters of the United States

Additional Organizations Endorsing these Comments:

National Tenants Organization
National Catholic Conference for Interracial Justice
National Coalition of American Nuns
Women's Equity Action League
Washington Research Project
National Housing and Economic Development Law Project
Center for Community Change
United Automobile Workers
Mexican American Legal Defense and Educational Fund
Westchester Residential Opportunities
Potomac Institute
Citizens Advocate Center
Center for Women Policy Studies
National Organization for Women

Background

On March 8, 1971, the Center for National Policy Review filed a petition with the Federal Home Loan Bank Board; the Federal Deposit Insurance Corporation; the Comptroller of the Currency, and the Federal Reserve Board seeking the adoption of "a fair and effective system of preventing racial discrimination in home mortgage financing." The petition, submitted on behalf of 13 civil rights and public interest organizations, also asked for agency hearings on the issue.

The petition cited constitutional and statutory requirements obligating the four federal financial regulatory agencies to prohibit discrimination in lending practices and to issue and enforce equal opportunity lending regulations. The obligations, according to the petition, flow out of the intent of the Thirteenth Amendment; the equal protection clause of the Fourteenth Amendment; the Civil Rights Act of 1866; the Housing Act of 1949, and the Civil Rights Act of 1968.

The responsibilities of the four agencies are wide-ranging and involve the operations of a large proportion of the nation's financial institutions. Included are the federal- and state-chartered member savings and loan associations regulated by the Bank Board; the national banks supervised by the Comptroller; the banks insured by the FDIC, and the state-chartered banks (member banks of the Federal Reserve System) supervised by the Federal Reserve Board.

On December 29, 1971 following a long and unexplained delay, the four agencies published in the Federal Register statements of policy relating only to the use of an equal housing logo in advertising and the

posting of a lobby notice on equal lending opportunities. On the same date, the FDIC and the Comptroller simply re-published an edited and bowdlerized version of the petition, and invited public comment.

On January 19, 1972, the Bank Board alone published in the Register a set of proposed non-discrimination regulations, including requirements for racial data collection, and invited public comment.

On February 28, 1972, the petitioners, along with a number of other civil rights and public interest organizations, filed comments with the FDIC and the Comptroller, including a renewal of the initial request for a public hearing on petitioners' request for rule making.

On March 22, 1972, the petitioners and supporting organizations, including a group of more than 180 distinguished economists, filed comments seeking to expand and enlarge the Bank Board's January 19 proposals. The economists said that the basic principles of their comments also apply to policies that should be adopted by the other three regulatory agencies.

On April 27, 1972, the Board published in the Federal Register its approved regulations, substantially similar to its January 19 proposals except for the deletion of all reference to racial data keeping. There has been no response from the FDIC, the Comptroller or the Federal Reserve Board.

On the basis of our analysis, it is clear that the Bank Board has weakened its stand on equal opportunity. It undermined its commitments on racial data collection. It was largely unresponsive to the comments of the civil rights and public interest groups. It dismissed the principal suggestions of a coalition of economists. It failed to address itself to a number of proposals that would substantially improve the scope and impact of its nondiscrimination regulations.

Retreat on Racial & Ethnic Data Collection

Beyond what it failed to include, the Bank Board even retreated from what it had proposed originally by deleting all the requirements for racial and ethnic record keeping on loan applications. Without such requirements, our position is that the Bank Board simply is unable to develop a viable civil rights policy.

Record keeping is absolutely essential to provide a foundation for uncovering and measuring discriminatory practices. Promulgating nondiscrimination regulations without provisions for the collection and analysis of racial and ethnic data is like promulgating regulations for the purpose of financial soundness without provisions for the collection and analysis of data on assets, liabilities and other financial indicators.

The Bank Board had committed itself to racial data collection, but by withdrawing the section on record keeping it has damaged the credibility of that commitment.

Item: on April 14, 1971, in its official response to a questionnaire from the United States Commission on Civil Rights, the Board said that a regulation requiring racial and ethnic data on all loans applications was being drafted for its review;

Item: on October 20, 1971, in its response to a follow-up questionnaire from the Civil Rights Commission, the Board stated unequivocally that it would issue nondiscrimination regulations "which will contain provisions relating to maintenance of records of racial data of applicants for loans."

At the same time, the Bank Board also said that savings and loans would have to note down the characteristics of any neighborhood where loans on housing were disapproved. The Bank Board did include a section

on racial data in its January 19 proposals, but it did not address the issue of data on neighborhoods where properties are located.

It appears that the Bank Board's decision to reconsider its racial data requirement is the result of pressure from the savings and loan industry and perhaps from the other banking agencies as well -- agencies which have long resisted their own duty to enforce and implement civil rights legislation.

The Bank Board did note that the section on record keeping was withdrawn from the regulations it adopted "pending further staff study of comments received and consultation with the other financial regulatory agencies." Unless the Board is prepared now to say that it will take action to require record keeping within a reasonable period of time-- 60 days at most - it must be concluded that it has reneged under industry pressure on its previous commitments and undermined a potentially effective civil rights policy.

Failure of Other Agencies to Act

It is shameful that the other agencies -- the FDIC, the Comptroller of the Currency and the Federal Reserve continue to flout their fair housing responsibilities. Once more we call on these agencies to issue regulations embodying the full range of recommendations made by the civil rights and public interest groups and the economists.

But the fact that these agencies have been unwilling to act, or even to reply to petitioners' requests for hearings, is no excuse for the Bank Board to retreat from its own obligations and commitments. It

is, after all, the public interest, not the industry or agency interest, that the Bank Board is supposed to serve.

Demands

-Restore Record Keeping-

The signatories to this statement therefore demand that the Bank Board take immediate steps to restore the racial and ethnic record keeping requirements to the regulations. In so doing, the Bank Board also must take action to build data on neighborhood characteristics into the analysis system in order to detect discrimination that occurs in the form of "redlining" or in the refusal to make loans to minorities in predominantly white areas.

We also demand that the Bank Board strengthen its regulations by incorporating the additional improvements called for by the coalition of civil rights and public interest groups and the economists.

- Apply The Effects Test -

Among the most critical of the suggested improvements is a prohibition against obsolete lending practices which have a discriminatory effect, not only those which are intended invidiously. For example: mortgage lenders should be barred from arbitrarily discounting all or part of a working wife's income in computing family income; refusing to count income from overtime, production bonuses and part-time jobs; disqualifying an applicant because of isolated past credit difficulties, or using a prior arrest record as an absolute disqualification.

We contend that the failure to prohibit such unjustified discriminatory practices is contrary to provisions of the Federal Home Loan Bank Act disqualifying a savings and loan association from membership in a Federal Home Loan Bank if "the character of its management or its home financing policy is inconsistent with sound and economical home financing."

On this subject, a bipartisan group of the nation's leading economists, including the last five chairmen of the Council of Economic Advisers, flatly declared: "Arbitrary exclusion of persons who have the economic capacity to participate in the market place is a distortion of our economic system and can not be considered 'sound and economical home financing.'"

Yet the widespread existence of many of these arbitrary pratices has been documented by the Bank Board's own recently completed survey of savings and loan lending policies.

The Bank Board is not unaware of what constitutes sound and nondiscriminatory credit underwriting principles. Its own Federal Home Loan Mortgage Corporation has promulgated a set of clearly established nondiscriminatory standards which are consistent with "sound and economical home financing." We call upon the Bank Board to employ these criteria as a basic guide for examiners in determining whether lending institutions are engaging in discriminatory underwriting practices.

-Additional Items-

The Bank Board has ignored a number of other important comments by the economists and the civil rights and public interest groups.

We again call upon the Bank Board to:

1) Prohibit sex discrimination in lending.

2) Remove the exemption on advertising designed to attract savings from the requirement that lenders use an equal opportunity logo.

3) Require that lenders advertise their services in media which reach the minority community, and develop working ties with brokers and other agents who serve the minority community.

4) Expand the employment regulations to require the full range of lending institutions to implement affirmative action programs to eliminate the effects of past employment discrimination.

Changes in the Right Direction

It should be noted that the new regulations do contain several improvements made in response to our comments. For example, the Bank Board has now prohibited discrimination based on the race of the occupants of dwellings in the "vicinity" of the property for which a loan is requested.

This seems to be an attempt to get at the problem of redlining areas based on the racial composition of the neighborhood. However, the Bank Board still has refused to prohibit redlining based on the average income of residents in a neighborhood, in spite of the fact that the Federal Home Loan Mortgage Corporation has stated clearly that the average income level of a neighborhood is an "inappropriate" consideration in underwriting by mortgage lenders.

Another improvement in the new regulations is the inclusion of a prohibition against discrimination in the collection and enforcement procedures in the servicing of loans.

Enforcement

Even the minimal regulations as adopted, including the improvements, will constitute only paper policy unless the regulations are enforced vigorously by the Bank Board. This means that the issue of nondiscrimination must be made an integral part of the routine examinations of member institutions, and there must be willingness to impose sanctions where violations are disclosed and persist. The importance of strong enforcement serves to underscore the absolute necessity of a meaningful record keeping system. Without access to records, how can an examiner undertake an effective search for discrimination?

Housing Gen.

Art

STATEMENT OF

STEVEN M. ROHDE

CENTER FOR NATIONAL POLICY REVIEW

SCHOOL OF LAW, CATHOLIC UNIVERSITY

BEFORE THE

NATIONAL COMMISSION ON CONSUMER FINANCE

MAY 22, 1972

Mr. Chairman and members of the Commission. My name is Steven Rohde and I am a member of the staff of the Center for National Policy Review, a privately funded organization based at Catholic University Law School. We are concerned with national policy relating to civil rights and urban problems. My own special area of interest and responsibility is in housing and home finance.

I am delighted to be here today to testify before the Commission concerning discriminatory credit treatment of women. My testimony will concentrate on discriminatory treatment of women in home mortgage financing. The main points of my testimony can be capsulized as follows:

(1) There is every reason to believe that discriminatory treatment of women in mortgage financing is very widespread, both in terms of how a wife's income is treated when she applies with her husband for a mortgage, and also how women are treated when they apply alone for a mortgage.

(2) Neither type of discrimination can be justified on economic grounds.

(3) Such discrimination is a serious barrier to the achievement of social and economic justice in the United States.

(4) The development of federally controlled secondary market programs for conventional mortgages has provided the opportunity for important progress in reducing mortgage discrimination against women, but some important issues remain and these programs can not be expected by themselves to really solve the problem.

(5) Finally, there already exists a Federal regulatory structure with the potential for effectively eliminating the problem. However these agencies, the Federal Home Loan Bank Board, the Federal Deposit Insurance Corporation, the

Comptroller of the Currency, and the Federal Reserve have thus far been unwilling to exercise the authority they have to deal with the problem; despite the weight of opinion from public interest groups and the economics profession.

Mr. Chairman, the forces of history have been working in recent years to cause rapid change in the role of women in our society. This is a powerful movement that will continue to expand until it weeds out the deeply rooted sexism which still exists throughout American society. While obviously any transitional period will cause a certain amount of dislocation and discomfiture, and in fact, may be seen by many as a threat, the promise of women taking their place as equals with men and realizing their full potentials as human beings is one of the truly exciting developments of our time.

Obviously a critical facet of this movement is the area of employment. Perhaps more than anything else, it is a person's job that defines his or her relationship to the society. However another side of the coin is the woman as a consumer -- what she does with the money earned through employment. And because of the nature of our economy, if we get into this area, we must inevitably take on the issue of credit. I therefore commend the Commission for holding these hearings and I trust that the Commission will make a comprehensive set of recommendations to eliminate sexism by our nation's credit grantors.

For most American families, the largest credit transaction they are ever likely to be involved in is for the purchase of a home. The ability to obtain mortgage credit to purchase a home can mean much more to a family than merely the adequacy of its shelter. It can mean living in a decent neighborhood, having access to good educational, health and recreational facilities, or even access to a

decent job. This magnifies the importance of fair mortgage lending practices. It means that the mortgage lending institutions of this country bear a heavy social responsibility to be reasonable in their lending practices.

Unfortunately, with regard to women borrowers and co-borrowers, the evidence suggests that mortgage lenders have not borne this responsibility with much distinction. Credit underwriting policies by mortgage lenders have too often been based on the antiquated notion that "the woman's place is in the home." This notion has caused lenders to believe that a woman's income can not be relied upon.

As I have indicated, the types of discriminatory treatment against women in mortgage lending arising from these attitudes can generally be classified into several broad categories. One type occurs when a husband and wife apply together for a mortgage, but where the wife's income is arbitrarily discounted of even totally ignored in computing family income. A second type concerns policies that discriminate against women when they apply for a mortgage only in their own name.

The first type of discrimination, arbitrarily discounting or ignoring a working wife's income in computing total family income, has been quite well documented. It is the rule rather than the exception. Yet it can not be justified from an economic viewpoint. It ignores changing social trends and the sharp trend toward increased employment of women. It is clearly based on antideluvian attitudes, rather than on evidence of increased loan risk due to counting a wife's income. Failure to deal with this discrimination is a continued threat to some 17 million American families where the husband and wife are together and where the wife works. It also is a serious barrier to the homeownership

aspirations of America's minority families, since in these families the wife's income is quite often a significant and crucial factor to the family's income and standard of living. In fact, it was this latter point that first caused the Center for National Policy Review to become seriously involved in the issue, because of our basic civil rights for racial minorities orientation.

When we first seriously began to investigate this problem, we talked and exchanged correspondence with a number of officers of lending institutions and with other people in the home finance field. All the evidence confirmed the fact that conventional mortgage underwriting practices with regard to a wife's income are extremely diverse, but that only a relatively small minority of lenders are normally willing to give full credit to a wife's income. However, those lenders who did give full credit to a wife's income reported that such a policy worked out well.

In spite of all these indications, until quite recently we were aware of no hard data that quantified the extent of such unreasonable discrimination. However, unknown to us at the time, the Federal Home Loan Bank Board last summer conducted a survey of lending policies of savings and loan associations which included several questions directed at this very subject. The Bank Board, however, chose not to release the results of the survey. After the United States Commission on Civil Rights made public the existence of the survey, the Center demanded that the Board release the results, and the Board did so on March 23 of this year.

As one question in the survey, savings and loan associations were asked what credit they would allow for working wife's income if she was age 25, had two school age children, and worked full-time as a secretary. Fully 25% of the savings

and loan institutions responded by saying they would count none of her income. Well over half reported percentages of 50% or less. Only 22% indicated they would give full credit to her income.

When combined with the fact that lending institutions are known to employ rigid upper limits on allowable mortgage payment to income ratios, it is clear that this widespread arbitrary discounting a wife's income results in numerous rejections of loan applications.

The fact that these answers were obtained from the specific question asked is particularly horrifying in that the question was weighted, it seems to me, in a way that might be expected to solicit a more favorable response. The woman in this hypothetical case had two school age children and no preschool children (thus there had clearly been a number of years since she had her last child), and she had a full-time job which obviously had required some degree of training. There is nothing in the question that suggests she would be likely to permanently leave the labor force. Yet as indicated, only 22% of the lenders in the sample would give full credit to her income, and most would count it 50% or less.

On releasing the results of the survey, the Board attempted to minimize the significance of its results, pointing out that the results were based on a sample of only 74 associations. Notwithstanding this disclaimer, the fact is that the results are quite important. In fact, in all likelihood, the results considerably understate the extent of discriminatory lending practices. The Board's methodology was to send out the questionnaire to 100 savings and loan associations considered most likely to be cooperative. It got responses from 74 of these.

Other data in the questionnaire indicate that those 74 associations have, compared to the rest of the industry, relatively liberal lending policies as measured by their willingness to participate in federal subsidy and insurance programs. When combined with the fact that these associations were selected by the Bank Board on the basis of their presumed willingness to cooperate, and with the fact that the selection process was further affected by the fact that only 74 of the original 100 were willing to cooperate, the signs are unmistakable that the associations in the final sample were those least likely to have discriminatory policies. Yet, as I have indicated, the results of the survey showed that the vast majority of these associations would arbitrarily discriminate in counting the income of a working wife.

To show the possible offshoots that can result from such twisted policies, I would like to recount a case involving Mrs. Cherie Maxine Johnson of Hialeah, Florida. Mrs. Johnson is 29 years old, and works full time for the Dade County Department of Housing and Urban Development as a Family Relocation Advisor at a salary of $475 a month. She has worked steadily since she was 16 years old, and has been employed full-time since she graduated from high school. During this entire period, the longest period she has not been working was for two months when she gave birth to her only child 8 years ago in a previous marriage.

When she and her husband applied for a VA mortgage loan last fall, it was determined that in order to be able to qualify for the loan, it would be necessary that her income be counted. She was informed by the mortgage company, however, that VA would not count her income because she was "a woman of childbearing age." On the other hand, the mortgage company informed Mrs. Johnson that she could have her income counted if she either obtained a doctor's certificate stating that she could

no longer have children or if she signed an affidavit stating that she is practicing birth control under the supervision of her physician and planned to continue to practice birth control and have no more children. The mortgage company even typed out and handed her its recommended version of the affidavit. When Mrs. Johnson rebelled at what she considered a blatant invasion of her rights, the official of the mortgage company stated this was a common practice and even showed her from the files, while blotting out the names, several other affidavits from women in a similar position as Mrs. Johnson.

Mrs. Johnson refused to sign such an affidavit and was denied the loan. This refusal to count Mrs. Johnson's income was particularly unconscionable because of the clear facts of her own work history and motivation. Not only had she been consistently employed for 13 years, but she has found the time and energy to take enough night courses to total two years of college credit. As she continues to work for her degree, the opportunities for further job advancement will continue to increase.

Before moving to Florida, Mrs. Johnson had owned a home herself in South Carolina and had a good payment record. Finally it should be noted that the apartment Mr. and Mrs. Johnson currently reside in requires a monthly rent which is almost $50 more than the monthly payment that the mortgage would have required. The Johnsons have never had any difficulty in paying their rent.

As Mrs. Johnson pointed out to me, she and her husband can't qualify for a Section 235 loan because her income is counted as part of family income, thus making their total family income too high. Yet at the same time they can't qualify for a VA loan because, for these purposes, her income is not counted.

Actually, the policy which denied Mrs. Johnson the loan would probably not ever show up in a statistical survey of lending practices. Many women might have yielded to this form of harassment and signed such an affidavit in order to be able to obtain the mortgage. Thus, as discriminatory as this practice is, it is probably better than the way most women are treated when they attempt to get their income counted.

What should the basic standard be? A working wife's income should be treated like any other part of the family income--it should be counted fully if it has been stable and circumstances indicate it can normally be expected to continue during the early years of the mortgage. In underwriting mortgage risk, the first few years of the mortgage term are the critical ones because experience has indicated that if foreclosure occurs, it will occur in those first few years. In fact, even if foreclosure should occur after the early years of the mortgage, the risk to the lending institution will be substantially reduced, since the ratio of the remaining balance of the loan to the value of the house will be low.

These principles have been basically recognized by the Federal Housing Administration, which, in the middle 60's changed its policy with regard to counting a wife's income. Compared to the widespread discriminatory practices still prevalent in both the conventional mortgage market and in VA loans, FHA's policy stands as a beacon in the night.

FHA's underwriting manual particularly takes pains not to discriminate against younger couples, where discrimination against women has generally been most severe because of the increased likelihood that the wife might get pregnant. The FHA manual discusses the substantial increase in wife employment as a characteristic of family life. With regard to younger couples, it adds the following: "This steadily increasing trend in wife employment as a characteristic of the family life of the younger couples seems attributable to the willingness of both husband and wife to work for a better standard of living during their early married life than would otherwise be possible." The FHA manual sets as basic standards such measures as "circumstances indicating that such income may normally be expected to continue through the early period of the mortgage risk"

and "confirmation of employment indicating good possibilities for continued employment." With regard to the possibility of pregnancy, the FHA manual states: "The principal element of mortgage risk in allowing the income of working wives as effective income is the possibility of its interruption by maternity leave. Most employers recognize this possibility and provide for maternity leave, with job retention, as an inducement of employment. With strong motives for returning to work any failure to do so after maternity leave would probably be due to causes which would be unpredictable and would represent such a very small percentage of volume that it could be accepted as a calculated risk."

To the purist it may seem that such an extensive discussion of changing social trends, maternity leave and motivation is unnecessary and even has elements of sexism. The simpler approach would be to simply state that a wife's income should be counted in the same way as a husband's income. However, obviously the writers of the FHA manual thought it was necessary to include such extensive language in order to overcome preconceptions that FHA underwriters might have. What really matters, of course, is how the policy is actually translated into practice. And here the evidence is generally encouraging. For example, in 1970, for new single family homes in the Section 203 program, <u>all</u> of the wife's income was counted in 91% of the cases where the wife worked. (FHA's policy is to either count all of a wife's income or none of it). This percentage has been rising steadily. However, even back in 1964, the figure was 73%. For existing homes in the 203 program, the 1970 figure is 84%.

One of the problems with these statistics is that they are all for applicants who eventually got the mortgage. Unfortunately, FHA does not keep statistics on characteristics of borrowers on rejected applications. Nor does FHA keep records analyzing the reasons for loan rejections. So one might hypothesize that FHA

rejects the wife's income in a much greater percentage of cases but that this is not reflected in FHA's statistics because rejection of the wife's income led to rejection of the loan application. While there is no way to verify this one way or the other until FHA begins to keep such data, the experience of officials in FHA's mortgage credit section has been that this is not the case--they say that the wife's income is counted at 100% in the overwhelming majority of loan applications.

Finally, although, again, specific data is not available, the experience of FHA officials with the new policy has been quite satisfactory. While the FHA foreclosure rate has increased in the last few years, I have been told by FHA officials that they have no reason to believe that the new policy for counting a wife's income has been a factor in this increase.

In terms of empirical evidence, there is a substantial lack of evidence relating wife's income to the risk of mortgage delinquency and foreclosure. A study by Leon Kendall for the U.S. Savings and Loan League (Anatomy of the Residential Mortgage Market, 1964) indicated that as the percentage of family income earned by the husband decreased, the likelihood of a loan being delinquent decreased slightly. However, the failure to control for a number of other variables that might predict delinquency means that no firm conclusions can be drawn from this result.

The most comprehensive study relating borrower characteristics to delinquencies and/or foreclosures is the study Home Mortgage Delinquency and Foreclosure, John Herzog and James Earley, National Bureau of Economic Research, New York, 1970. Although 10 independent variables were used in the multiple regression analysis, none of them related to the income of a working wife. The variables that were used included, among others: loan to value ratio, loan purpose, the presence or absence of junior financing, borrower occupation, number of dependents, and payment to income ratio. One of the surprising findings of the study was that

when all of the other variables were controlled for, there was a statistically significant difference in risk between FHA-VA loans and conventional loans, with FHA-VA loans being less risky. The conclusion was that this difference was probably due to underwriting practices not controlled for in the study--that whatever these factors were, FHA-VA practices on these unidentified variables were less risky. Of course, one of these unidentified variables is policy with regard to counting a wife's income, where FHA, at least, leans heavily toward counting a wife's income. I do not mean to suggest by this discussion that making loans to families where the husband is the sole source of income is necessarily more risky than making loans to families where the wife works. However, I do think it is fair to conclude that there is no evidence to suggest that there is any reason to question the financial soundness of a policy that almost always gives full credit to a working wife's income.

In the final analysis we must rely on the common sense of the American people. If a wife needs to continue working in order for the family to meet its mortgage payments, there is every reason to believe that she will continue working even after a maternity leave. The key to this entire process, of course, is proper budget planning. This points up the desirability for mortgage lenders, while interviewing loan applicants, to inform such applicants of the rights and responsibilities associated with home ownership, and to provide budget counseling assistance when needed.

Discrimination Against Women Applying Alone for a Mortgage

What about the situations where the woman applies for a mortgage as the sole borrower? Considering the widespread problems women have in obtaining the broad range of credit services, it would indeed be surprising to find no serious problem in home mortgages, where the credit being sought runs into the many thousands of dollars. And while there can be little doubt of the prevalence of sex

discrimination in mortgages when women apply as the sole borrower, unfortunately there is a lack of hard data that would quantify the full extent of the problem. The principal reason for this is that the only agencies that are in a good position to collect this data - the Federal Home Loan Bank Board and the three banking agencies- have failed to collect and analyze data on the sex of loan applicants. These are, of course the very same agencies that have refused to prohibit sex discrimination by lending institutions these agencies supervise and examine (I might add that a similar problem exists with regard to racial discrimination -the four agencies have refused to require racial data collection to detect racial discrimination by banks and savings and loan associations.)

However, the Federal Home Loan Bank Board's survey of lending practices, released in March, does provide strong evidence of the problem women are likely to run into when they apply for a mortgage without a husband in the household. While the questionnaire did not ask directly whether or not the sex of the applicant was used as a factor in evaluating a loan application, it did ask whether or not marital status was a factor. 64% of the savings and loans responded by indicating that marital status was a factor in deciding on loan applications, and 18% said that an unsatisfactory answer by the applicant to the question about marital status would disqualify the applicant. The questionnaire also inquired, in a followup question, as to what marital status, if any,would disqualify the applicant. Unfortunately, in releasing the study, the Bank Board chose not to release the results from this folloup question. So in discussing the implications of the survey, some degree of speculation is required.

It is obvious, however, that the disqualifying marital status would not be a situation where a husband and wife are married and not separated. Thus we must assume that the disqualifying marital status would be in one or more of the following categories - single,divorced, widowed or separated. When one ponders this question, it soon becomes clear that, in mortgage financing, discrimination on account of marital status undoubtedly has a discriminatory impact on women. If one looks particularly at the categories separated,divorced and widowed, one finds that, according to the 1970 Census, fourteen and a half million American women are in these categories as contrasted with only 5 million men. And even these men are not likely to want to purchase a home, because under today's social conditions, these men are not likely to have children living in the household. Indeed, to the extent that men in these categories do not seek mortgage loans, then discrimination on account of marital status becomes equivalent to discrimination on account of sex.

Thus we have seen that if a woman applies for a mortgage without a husband present in the household, she has a good chance of running into a considerable roadblock. And, of course, as I have discussed at some length, if she applies for a mortgage loan with her husband she may be denied the loan because her income is not considered.

As I have discussed earlier, there are no sound business reasons behind the latter type of discrimination. Nor is there any economic rationale

behind discrimination against women applying by themselves. For example, take the case of a woman who is single, widowed, divorced, or separated, and who continues in that status over the years of the mortgage. If she currently has a job, there is every likelihood that she will continue to work for many years. In the event that she should change her marital status by getting married or reconciled with her husband at some point in the future, if anything, there is a likelihood thet the income of her household would actually increase. Thus, whatever happens in the future, if she currently has a stable source of income, the possibility of her household's financial situation deteriorating over the life of the mortgage is quite remote. And even this determination is really not necessary in mortgage underwriting since , as I have indicated, it is only important to examine the likelihood of stable income during the early years of the mortgage. Given the facts as they are, it should not be surprising to anyone to learn that the National Bureau of Economics Research study by Herzog and Earley on mortgage risk found no relationship between marital status and the risk of mortgage delinquency and foreclosure.

The Impact of Secondary Market Programs for Conventionals

Although the existence of arbitrary discounting of a working wife's income undoubtedly remains widespread, there have been several hopeful developments in recent months which promise to reduce such discrimination in the conventional mortgage market. The developments referred to revolve around the establishment of national secondary market operations by the Federal National Mortgage Association (FNMA, commonly called Fannie Mae) and the Federal Home Loan Mortgage Corporation (FHLMC, commonly called Freddy Mac).

The Emergency Home Finance Act of 1970 authorized FNMA to purchase and sell conventional mortgages in order to facilitate the flow of credit for residential mortgage financing. The same Act also created a new Federal corporation, FHLMC, which comes under the direction of the Federal Home Loan Bank Board. FHLMC was also authorized to buy and sell conventional mortgages. Basically the two agencies are performing parallel functions, the principle difference being that FNMA does business primarily with mortgage bankers and commercial banks, while FHLMC's operations have been confined to savings and loan associations.

While there has been a substantial secondary market in FHA and VA loans for a long time, historically the same could not be said for the conventional market. The basic obstacle had traditionally been the very wide diversity in mortgage instruments, procedures and underwriting criteria that has existed in the conventional market. Obviously this wide diversity from mortgage to mortgage made significant purchases and sales of mortgages in packages fairly unworkable.

Thus when FHMA and FHLMC were given authority to begin secondary market operations for conventionals, it was recognized that substantial efforts at standardization would have to be made before the programs could begin. Much of this effort was

devoted to the establishment of standard note and mortgage forms. In addition both FNMA and FHLMC undertook to establish credit and property underwriting criteria for use by mortgage lenders wishing to sell their mortgages to these agencies.

FNMA published its criteria first, in December of 1970, and circulated the document to a limited number of mortgage bankers. Fortunately, problems in developing the standard mortgage form had delayed the beginning of the program so that FNMA's initial underwriting criteria never became operational. When we at the Center first had occasion to examine FNMA's criteria, in the Spring of 1971, we were horrified by a number of its provisions which we regarded as unfair to minorities, women, blue collar workers and the elderly. Perhaps the one that gave us the most concern was an arbitrary rule that the income of a working wife should be counted at 50%. As the National Organization for Women later described it: "The concept implicit in this rule is that working women are only half-persons when it comes to dealing in the mortgage market." What concerned us was that mortgage lenders, and particularly mortgage bankers, would be sure to follow this rule in order to be able to sell their mortgages to FNMA. We feared that this rule would apply to much more than just the mortgages eventually sold to FNMA since lenders would be looking to follow FNMA's criteria in order to retain the option of selling their mortgages to FNMA. In addition, for technical reasons, many lenders would certainly not desire to maintain two sets of conventional mortgage underwriting standards, one for mortgages to be sold to FNMA and another for mortgages not to be sold to FNMA. Finally we were quite concerned about the psychological impact on lending institutions of a quazi-governmental agency putting its stamp of approval on such a discriminatory policy.

PAGE PARTIALLY ILLEGIBLE

When we realized the significance of FNMA's guidelines, we contacted a number of other public interests groups, including Ralph Nader's Public Interest Research Group and the National Organization for Women. In July of 1971 a meeting was held between a number of FNMA officers and representatives of the Center for National Policy Review, the Public Interest Research Group, and the National Organization for Women. Interestly enough, at this meeting the FNMA officials claimed that their 50% guideline was actually quite generous when compared to the typical policy of mortgage lenders. In light of the results of the Federal Home Loan Bank Board's recently released survey, this claim appears, in retrospect, to have had considerable merit.

In any case it was our position that there was a wide diversity of practices in the conventional market, and as long as FNMA was attempting to standardize these practices, they should utilize the opportunity to standardize the best practices instead of some of the worst.

We submitted to FNMA a detailed document containing an alternative draft and comments to FNMA's guidelines. Our alternative draft borrowed heavily from FHA's policies. The FNMA officers pointed out that while they accepted FHA's underwriting standards as sufficient safeguard when purchasing an FHA mortgage, they did not want to do the same for conventional mortgages, since in these cases, FNMA--and not FHA--would end up holding the bag in case of foreclosure. We pointed out that FNMA would have a considerable advantage over FHA in such an event, because unlike FHA, the conventional mortgages purchased by FNMA would have a low loan to value ratio. (To the extent the ratio exceeded 75%, the excess would be privately insured.)

Because of the failure to satisfactorily resolve these differences, the Center's course of action was to organize a broad based 30 organization coalition of the nation's leading groups concerned with protecting the rights and interests of racial and ethnic minorities, working people, consumers, women and senior citizens.

On October 4, 1971 the coalition issued a public statement opposing FNMA's criteria and calling on FNMA to recall and redraft them. The coalition also called upon Secretary Romney of HUD to withhold permission to FNMA to purchase conventionals until the discriminatory features of the guidelines were removed.

In addition, the coalition also called upon FNMA to require each seller of mortgage loans to provide a warranty to FNMA that it does not discriminate in its lending and servicing policies on the basis of race, color, religion, sex or national origin.

It so happened that at the time of the July meeting with FNMA, FHLMC was still at an early stage in the development of its own criteria. Late last summer and fall, FHLMC provided us with the opportunity to make our ideas known during this drafting process, and a series of productive meetings were held. From the point of view of the coalition of public interest groups, the results arrived at were on the whole, quite satisfactory. The guideline relating to a working wife's income, as it was issued last December, stated: "If there are two borrowers both of whom have full time employment, a determination should be made as to whether both will probably work for several years (normally at least 20% of the mortgage term)." It is also made clear that in making this determination,

the possibility of temporary leave, such as maternity leave, is not a basis for discounting any portion of the borrower's income. Incidentally, if either spouse has part time work, such income is to be counted if it is likely to be stable for three years.

When FNMA issued its revised guidelines on December 15, 1971, the discriminatory features of the earlier guidelines were almost totally removed. (In addition FNMA included, in its warranties section, a prohibition on discrimination on account of race, color, religion, sex, age, or national origin in the fixing of terms of loans and in servicing loans.) However while eliminating the 50% rule, FNMA's revised criteria left quite vague what was expected to go in its place. The operative language relating to the combined income of the husband and wife states: "The key determination to be made is whether the circumstances reasonably indicate that the income, jointly or severally, will continue in a manner sufficient to liquidate the debt under the terms of the note and mortgage." While there is nothing specifically discriminatory about this new language, we were concerned that because it was so vague, and in light of the previous 50% rule, there was a definite likelihood that many mortgage lenders would interpret and apply it in a discriminatory fashion. Thus, the Center recommended, and I reiterate that recommendation, that FNMA's guideline be revised still further to conform closely with and be as explicit as FHLMC's policy.

In the final analysis, of course, it is not what the guideline says but how it is interpreted by mortgage lenders that is so crucial. Thus when FNMA announced that it was holding a series of 24 public meetings throughout the country to explain the new secondary market program to mortgage lenders, we

expressed our concern to FNMA that their officials make a positive presentation and interpretation of the new guidelines at these meetings.

I wish to commend FNMA for its cooperation with public interest groups in running these meetings. We were able to notify public interest organizations throughout the country about these meetings and at almost every meeting, at least one or two public interest representatives participated. In most instances, FNMA officials presented a positive tone in discussing the new guidelines. For the most part, this was specifically true for the wife's income issue. For example, in response to a question, an official at one of the meetings stated that FNMA's intent was essentially the same as FHLMC's. In another meeting the response was that in the case of a husband-wife team, their combined income would be considered as a unit and that in the case of temporary absence from work, such as from illness or maternity leave, FNMA would rely on the family to adjust its finances to meet the temporary problem. Still another answer was "times are changing...a lot of women are working now, the statistic is very high...use your nose, is it stable, can it be relied upon?

Because of these generally positive interpretations, and because these meetings were extremely well attended by mortgage lenders, I am optimistic that there will be a positive impact on the policies of many mortgage lenders, particularly mortgage bankers. In other words, the mortgage banker should be able to feel reasonably confident that FNMA will not refuse to purchase the mortgage in the event a liberal underwriting policy is followed in counting a wife's income. Obviously, this should encourage lenders to alter their current policies. This should be particularly true with regard to mortgage bankers, since these institutions make loans with the idea of selling them. Thus, if they know they

have a ready outlet for a mortgage, they have no significant reason not to originate the loan.

FHLMC's policy should also have some impact in liberalizing savings and loan practices. On the other hand the secondary market is not as significant a portion of the operation of savings and loans as compared with mortgage bankers. Since savings and loans mostly originate mortgages with the idea of holding them as an investment rather than to sell them, the impact of FHLMC's policy on savings and loans may not be as far ranging in the near future. However, over time, the potential is clearly there for changing savings and loan policy.

Of course all of this assumes that FNMA and FHLMC actually implement in practice the policies they have adopted on paper and in their public statements. If these agencies refuse to purchase mortgages that have been made on the basis of these revised criteria, then mortgage lenders will not continue to originate such loans. Thus it will be critical to monitor closely how these new policies actually work out in practice. This will require a data analysis system sophisticated enough to indicate the characteristics of the borrowers for mortgages purchased by FNMA and FHLMC as well as the underwriting practices utilized.

Finally, it must be concluded that it is not reasonable to expect that these advances will cause an overnight revolution in mortgage underwriting practices. For one thing, FNMA and FHLMC have not stated that they will refuse to purchase loans from mortgage lenders who arbitrarily discount all or part of a working wife's income. The agencies have only indicated that they would not refuse to purchase loans that are made under a nondiscriminatory policy.

But even more fundamentally, the force of inertia is operating against us. We should not expect mortgage lenders with entrenched discriminatory policies to suddenly reverse these policies simply because a Federal agency might be willing to continue to purchase mortgages from them if they change their policy.

FNMA and FHLMC are not regulatory bodies in the sense of being able to prohibit discriminatory behavior by a given set of institutions. Even the ultimate weapon of these agencies would merely be to refuse to do business with a given institution. While we have obviously averted a step backward, and have made some tangible advances, if we are really serious about ridding the mortgage lending industry of sexism in all of its forms, strong regulations will be needed.

Promulgating Regulations to Prohibit Discriminatory Treatment of Women and the Income of Women in Home Financing

The Commission has been charged by the Congress with investigating consumer credit transactions and reporting to Congress on "the adequacy of existing supervisory and regulatory mechanisms to protect the public from unfair practices." As far as protecting women against discriminatory treatment in home mortgage financing is concerned, I must report my conclusion that although a potentially effective supervisory and regulatory mechanism exists, it it not being utilized.

The banking and savings and loan industries are among the most heavily regulated industries in the United States. Not only are these industries protected from economic calamity by Federal insurance on deposits, but many

aspects of the activities of lending institutions have historically been regulated and supervised in an effort to promote various economic and social objectives. In fact, the Federal Home Loan Bank System and the Federal Savings and Loan System were created by the Congress specifically for the purpose of promoting thrift and home ownership.

In addition, a vast network of Federal examiners has been created to closely monitor the activities of banks and savings and loan associations to make sure that they are in compliance with laws and regulations and that their lending practices and other activities are in accordance with sound practice. The Federal Home Loan Bank Board supervises and examines the nation's savings and loan associations; the Comptroller of the Currency supervises and examines national banks; the Board of Governors of the Federal Reserve System supervises and examines state chartered banks that are members of the Federal Reserve System; and the Federal Deposit Inusrance Corporation performs the same function with respect to state chartered banks that are FDIC insured but are not members of the Federal Reserve System. The nation's mortgage bankers are the only major class of mortgage originators that do not come under this Federal regulatory umbrella. And while the regulatory mechanism for these institutions needs to be improved, even here the Federal Housing Administration has taken on the responsibility of regulating these institutions as "FHA approved mortgages", and the FHA has a network of auditors that theorectically, at least, could monitor the lending practices of almost all mortgage bankers in the country.

Thus, it is clear that by promulgating regulations and guidelines prohibiting discriminatory treatment of women and their income in mortgage

lending, by requiring the keeping of appropriate records, and by sending in teams of examiners to monitor whether or not lending institutions are in compliance with the regulations and guidelines, the financial regulatory agencies could take decisive action to end the types of discriminatory practices that I have discussed here today. In fact, guidelines already in use by FHLMC and FHA provide a good start towards developing nondiscriminatory guidelines for use by examiners to determine whether lenders are arbitrarily discounting a wife's income.

Yet these agencies have thus far failed to take this decisive action. One excuse that has been made by some is that sex discrimination is not prohibited by the Fair Housing Act (and indeed I certainly support efforts to bring various forms of sex discrimination under this Act). However, it is clear that by failing to take action to eliminate discriminatory treatment of women in lending, the regulatory agencies have ignored their responsibilities under other Acts of Congress.

First, in addition to responsibilities that may arise under the Constitution, the agencies have ignored their general responsibility, under section 2 of the Housing Act of 1949, to exercise their functions in a manner designed to facilitate achievement of our national goal "of a decent home and a suitable living environment for every American family." More specifically, each of the agencies could utilize specific statutory language in their enabling legislation as a basis for taking decisive action. For example, no savings and loan association is eligible to become a member of or retain membership in a Federal Home Loan Bank if "the character of its management or its home financing policy is inconsistent with sound and economical home

financing." (See 12 USC 1424 (a) and 1426 (i)). Further, in prescribing rules and regulations governing the operation of Federal savings and loan associations, the Bank Board has an obligation to give "primary consideration to the best practices of local mutual thrift and home financing institutions in the United States." (12 USC 1464 (a)). Surely in America in 1972, the best practices of local mutual thrift and home financing institutions include non-discriminatory treatment of women.

With regard to the question of what constitutes "sound and economical home financing", a bipartisan coalition of 180 economists, in a statement issued in March of this year, stated flatly: "Arbitrary exclusion of persons who have the economic capacity to participate in the market place is a distortion of our economic system and can not be considered 'sound and economical home financing.'" Among other things, the economists called on the four financial regulatory agencies to issue a general ban on sex discrimination and to prohibit the practice of "mechanically discounting all or part of a working wife's income." I might add that this Statement of Economists was endorsed by, among others, the last five chairmen of the President's Council of Economic Advisers - Paul McCracken, Arthur Okun, Gardner Ackley, Walter Heller and Raymond Saulnier.

In addition to the provisions of law already cited, each of the four agencies is charged with preventing institutions they examine from engaging in unsafe or unsound business practices. Unfortunately, until now the agencies, in practice, have only concentrated on interpreting this mandate to prevent the origination of certain loans, rather than to prevent unnecessarily stringent practices that have the effect of arbitrarily limiting an institution's market. In a March 1965 article in the Journal of Finance, Horvitz noted that bank examiners "criticize unsound or risky loans and investments but rarely criticize

a bank for not rigorously competing for business or for not adequately serving local needs." Yet one of the basic principles set forth in Professor Gary Becker's classic work, The Economics of Discrimination, is that discrimination for non-financial reasons results in an economic cost not only to those discriminated against but also to those who do the discriminating. For these reasons, the March 1972 Statement of Economists stated flatly that discrimination for non-economic reasons is a bad business practice.

An additional argument that can be made as to why discriminatory treatment of women is a bad business practice is that a lending institution that discriminates in this fashion runs the risk of damaging its own reputation. The Federal Home Loan Bank Board has made this argument in the past with regard to discrimination against racial minorities and the poor. (Attachment C to the letter of April 14, 1971 from Chairman Preston Martin to Father Theodore Hesburgh, Chairman of the U.S. Commission on Civil Rights). Considering the current momentum of the women's liberation movement, I think it is fair to conclude that the same argument could be made with regard to sex discrimination.

These basic points were all made in several sets of comments prepared by the Center for National Policy Review on behalf of over 30 civil rights and public interest groups, and filed with the regulatory agencies last February and March. Together with the Statement of Economists, we have been hopeful that these comments would cause the agencies to reconsider their unwillingness to do anything about these problems. As yet, however, there has been no substantive response to our proposals, not even by way of private communication. In fact, the comments by the public interest groups and the economists to the Federal Home Loan Bank Board were in response to the publication in January of proposed

nondiscrimination in lending regulations dealing with racial discrimination. Yet when the regulations were adopted late last month, not only did they fail to include the new provisions suggested by the public interest groups and the economists, but the provisions on racial discrimination were seriously weakened by the deletion of all requirements for racial data keeping.

To my knowledge, the Fderal Home Loan Bank Board has never made the argument that it is without power to prohibit discriminatory treatment of women by institutions it supervises and examines. In fact, I would wager heavily that if the General Counsel to the Board were asked for a formal opinion as to whether or not the Board had this authority, the answer would be a definite "yes". I also think it is obvious that the elimination of discriminatory treatment of women is in the public interest. And it is clear from the Board's own survey that discriminatory treatment of women is widespread in the savings and loan industry. Thus if the Board continues to avoid taking action to eliminate these discriminatory practices, I must be forced into the conclusion that what we have is a clear example of a Federal agency ignoring the public interest and caving in to pressures from the industry it is supposed to regulate. Unfortunately, considering its recent cave-in to the industry on racial data collection and analysis, this would not be a surprising result.

Mr. Chairman, the financial regulatory agencies must be called upon to take action necessary to eliminate all forms of discriminatory treatment of women by mortgage lenders. If the agencies continue to refuse to exercise their authority, then action by Congress may be necessary to direct these agencies to act. It is now over 50 years since women in this country were guaranteed the right to vote. Yet sexism in this country is still widespread, and our mortgage lenders are no exception. The time for action is now.

Housing Gen.

Statement of

William L. Taylor, Director

Center for National Policy Review

School of Law, Catholic University

Washington, D. C. 20017

on

Discrimination in Mortgage Financing

before

Congressional Black Caucus Hearings

On Government Lawlessness

June 26, 1972

Mr. Chairman and members of the Caucus. I am William L. Taylor, Director of the Center for National Policy Review, a legal research and resource group affiliated with Catholic University Law School. The Center's principal mission is to assist civil rights and public interest groups in securing better enforcement of Federal laws which affect the rights and interests of minority groups.

One of our major concerns has been with Federal policies which discriminate against minority groups and low income families in their efforts to secure financing to become homeowners. Three cases we have been involved in over the past 18 months illustrate graphically the problem of government lawlessness in an area of vital concern to our minority citizens. In two of the cases, by dint of great effort by citizens groups, the government responded to initiatives to bring federal agencies in line with their legal responsibilities. In the third situation we are faced with continued unresponsiveness by Federal agencies in the face of clear obligation and authority.

The first illustration concerns the Federal Home Loan Bank Board's Housing Opportunity Allowance Program - and the Board's reluctance to extend benefits to low income people in the face of a Congressional mandate. The second focuses on the Federal National Mortgage Association's attempts to standardize the secondary conventional mortgage market with restrictive and discriminatory underwriting and property standards. The third demonstrates continued financial agency resistance against issuing rules designed to prevent discrimination in the home mortgage lending process.

Housing Opportunity Allowance Program

Perhaps the most obvious and blatant type of government lawlessness occurs when Congress clearly instructs a federal agency to do one thing, and the agency turns around and does something completely different. Experience has indicated that it may be feasible to deal with the situation with a law suit, although even here there may be considerable obstacles and the resolutions may be uncertain.

To illustrate, let us examine the case of the Federal Home Loan Bank Board's Housing Opportunity Allowance Program (HOAP). This program was developed pursuant to Title I of the Emergency Home Finance Act in 1970, which authorized the appropriation of 250 million dollars for a subsidy program to be administered through the Federal Home Loan Banks. The purpose of the subsidy as set forth by Congress, was "to assist in the provision of housing for low and middle income families." The Bank Board was given considerable discretion in formulating the specific details of the program, although Congress clearly instructed the Board to "assure" that low and middle income families share fully in the benefits.

The Board's response, on March 11, 1971, was to promulgate regulations for a homeownership program designed entirely for middle income families, generally those within the $7-12,000 income range. These regulations were issued without any prior consultation with consumer organizations or other public interest groups. Low income families were specifically excluded not only in the Board's own description of those who the program was designed for, but also by virtue of the fact that the $20 a month subsidy provided under the Board's regulations was totally inadequate to enable low income families to participate.

Initially, the approach of our Center in this situation was to meet with Bank Board officials in an attempt to persuade the Board to revise the program so as to include low income families. However, as the months dragged on and no plans for including low income families were proposed, it became clear that legal action was necessary. The Center subsequently assisted in the development of a class action suit against the Board, filed last December in Federal District Court in Washington on behalf of three low income families and two public interest groups.

In March of this year, the Court ruled that the Bank Board had violated Title I by failing to include low income families as beneficiaries under its program. Although the Court declined to issue a mandatory order to the Board to develop and implement a low income program, it did cut off all disbursements under the existing program until a low income program was implemented. When it became clear that the judge's order meant that if no low income program were implemented, the Board's subsidy commitment under loans already closed would have to be met by the reserves of its regional banks, the Board moved quickly to implement a low income program. The new HOAP program, which will become operational shortly, will assist low income families with subsidies up to $70 a month. The Board has allocated $10 million under the current fiscal year's budget, approximately the same amount previously spent under the old middle income HOAP program.

Fortunately, this effort to get the Bank Board to revise the program in accordance with the Congressional mandate has met with some success. However, when one considers the clear cut nature of the Board's violation of the statute, the delays involved in effecting change demonstrate some of the difficulties involved in relying solely on litigation to deal with the problem of government lawlessness. Perhaps with greater public participation in agency decision making and stronger legislative oversight exercised by Congress, the problems of the Board's faulty implementation of Title I could have been avoided.

FEDERAL NATIONAL MORTGAGE ASSOCIATION

Where government is not blatantly lawless, it may be guilty of gross insensitivity to the interests of citizens. This often occurs when a federal agency which has broad discretion in carrying out a law in a manner which has serious adverse consequences for minorities. The legal issues here may not be clear cut. If rapid resolution is needed to reverse all the negative consequences of the agency's action, protracted litigation may not be the best way to proceed. In such a situation, one possible course of action is to attempt, by the use of public pressure, to create a climate in which change can be affected.

The efforts of a coalition of public interest groups to get an obscure agency - the Federal National Mortgage Association (FNMA) - to reverse policies that would have had a severe impact on minorities illustrate this process. FNMA is a government sponsored corporation, subject to regulation by the Secretary of the Department of Housing and Urban Development (HUD). The Emergency Home Finance Act of 1970 authorized FNMA to buy and sell conventional home mortgages. The purpose of course was to facilitate the flow of credit for home mortgage financing. Because banks and savings and loan associations have very diverse standards for making loans, it was necessary for FNMA to spell out the standards it would use in purchasing loans. As lenders will normally follow FNMA's criteria in order to retain the option of selling their mortgages to FNMA, FNMA's criteria would have a standardizing impact on a large segment of the conventional mortgage market, not just on mortgages that are actually sold to FNMA. (It is estimated that in the first year of its program FNMA will purchase $500 million in conventional mortgages).

The statute did not tell FNMA how to do this particular job. What FNMA proposed to do, instead of attempting to standardize the best and least discriminatory kind of practices, was to sanction the most restrictive practices--those which would have excluded many black people, chicanos, women, blue collar workers, and elderly people from the opportunity for home ownership.

For example, lenders were instructed not to count income for overtime, production bonuses, or part-time jobs as effective income in determining a family's ability to meet mortgage payments; they were instructed to credit a wife's income at only 50%; they were to avoid upper limits on mortgage payments to income ratios; and, any prior credit difficulty even if isolated, was to be grounds for disqualification. In addition, FNMA's property guidelines authorized a "redlining" policy.

The possible impact on minority and moderate income families made it imperative to head off the guidelines before the FNMA purchase program began.

Initially, our approach to FNMA was similar to HOAP--an attempt at private discussions. In late July of 1971 representatives of the Center for National Policy Review, Ralph Nader's Public Interest Research Group, and the National Organization for Women met with FNMA officers in an effort to persuade them to substantially revise the guidelines. However, when it appeared that FNMA would initiate only cosmetic changes, and because the operational phase of the program was imminent the Center organized a 30 organization coalition which, on October 4, 1971, publicly challenged FNMA's guidelines. The joint statement called on FNMA to withdraw and redraft the guidelines, and called on Secretary Romney to refuse permission to FNMA to purchase conventional mortgages until revised guidelines were issued. The coalition represented the varied constituencies that would be affected by the guidelines: racial and ethnic minorities, labor, women, consumers and the elderly.

On December 15, 1971, FNMA made public substantially revised guidelines which, although vague in spots generally eliminated the negative features of the previous guidelines. What caused the reversal of policy? It is clear that the public pressure brought by the diverse coalition had a significant role in creating a climate in which the substantial changes could be made.

Many elements contributed to our success in reversing FNMA's guidelines, not the least of which was the active interest several members of Congress expressed in eliminating the discriminatory effect of the guidelines.

But the job is not yet done. We found that even after changing its standards, some representatives of FNMA were interpreting the new standards in a very restrictive way to lending institutions. We then secured the agreement of FNMA to allow participation of community groups in these meetings. Once these groups were allowed to participate, the interpretation of the standards became much more liberal. But continued monitoring and surveillance by community organizations will be necessary for the new policy to be of tangible benefit to minorities. It hardly needs to be said that the ingrained practices of saving and loan associations and other lending institutions are not likely to change overnight.

The Federal Banking Agencies and Discrimination

In a third situation, our effort to secure from the Federal agencies that regulate lending institutions effective rules against discrimination, we have been met not only with a refusal to adopt the substantive proposals but with a failure to accord civil rights groups a fair hearing on their request for action.

The Comptroller of ~~the Currency~~, the Federal Deposit Insurance Corporation, the Federal Reserve Board, and the Federal Home Loan Bank Board have supervisory authority over the institutions that provide the vast majority of home financing in this country. Yet, except for the FHLBB, they have been totally unresponsive to the problem of lending discrimination, to the clear command of Title VIII of the Civil Rights Act of 1968, and to formal petitions for rule making presently before each agency.

For more than a decade Federal Commissions and civil rights groups have pointed to the many forms of discrimination in lending as a problem that must be solved if equal opportunity in housing is to be a reality. Section 805 of the Civil Rights Act expressly prohibits lending discrimination, and, in addition, directs all departments and agencies with programs relating to housing to further the purposes of the Act by cooperating with HUD. Both HUD and the Civil Rights Commission have for years proposed steps to curtail such discrimination that are within the power of the four agencies. No substantive agency action resulted, although each agency, by letter, informed its supervised institutions of the requirements of Section 805. The agencies also agreed to send out a questionnaire designed to determine "current policies in making loans available to minorities and gauging whether discrimination was a serious problem." (After a two year delay, preliminary results of that questionnaire are now available, finally removing another excuse for delay).

In the face of this total inaction, the Center, in March of 1971, filed with the four agencies petitions for rule making regarding lending discrimination. The petition, copies of which are submitted for the record, called for among other things a general regulation prohibiting discrimination in mortgage lending; for racial data collection to measure whether

such a policy is effective, for affirmative action programs designed to make minorities aware of their opportunities, and for assurances from builders and developers receiving financing that they would not discriminate.

We took the route of a petition for administrative rulemaking because other efforts had failed. By invoking the agencies' own formal procedures, we hoped for an orderly consideration of our requests.

Yet for the remainder of 1971, although a meeting was held with representatives of the general counsel of each agency, and correspondence was exchanged with the Home Loan Bank Board no action was taken on the petitions--which had included a request for a hearing. This inaction was in the face of expressed White House and Congressional interest in these agencies policies regarding non-discrimination.

Finally, in late December the Comptroller of the Currency and the FDIC published a portion of the petition, indicating that they were considering publication of proposed regulations--and inviting comment. They got it--and we have not heard from them since, except for a requirement that a lobby notice be posted, and "An Equal Housing Lender" logo be used in selected ads.

During the same period, the Federal Reserve Board published a similar policy statement requiring the lobby notice and slogan. The FRB announced other steps, such as a special education course for examiners (for which there was no lesson plan) and the use of a questionnaire for examiners (closely resembling the HUD questionnaire, which has many limitations). They have also recently encouraged bank holding companies to take an active role in helping promote community welfare. But they have never responded to the petition; never held a hearing on the issues; and never invited public comment on their civil rights efforts.

By contrast, the Home Loan Bank Board did, in January, propose regulations, including a provision for racial data collection. These proposals ignored redlining, and contained no references prohibiting practices which had the effect of discriminating. After comment by public interest groups, 180 distinguished economists and the industry, the FHLBB issued final regulations--the racial data collection procedures, which were withdrawn for "additional study." In effect this reduces the Board's action to a paper policy--rules and regulations without the means of determining compliance.

The need for racial data to evaluate the practices of lending institutions is critical, because lending discrimination now is usually subtle rather than overt. Since mortgage financing is often secured through brokers, many people may never meet with the officers of lending institutions. And if homeseekers are turned down for a loan, they may not know whether they have been discriminated against. Thus, reliance upon complaints is a thoroughly inadequate means for federal agencies to detect discrimination.

What racial data that does exist indicates that there is a serious and persistent problem of discrimination in home finance.

Preliminary analysis of the Private Lending Institution Questionnaire disseminated by HUD has revealed widespread evidence of discriminatory practices. For instance, in summarizing data from 582 savings and loan associations in the 50 cities with the largest minority population, 39% did not give notice to customers that loan applications are considered without regard to race. Eighteen percent refused to make residential loans in one or more areas with high concentrations of minority citizens. Seventeen percent admitted to considering the racial or ethnic characteristics of neighborhoods, and 15% considered the proximity of low-rent or public housing projects.

Disparities also exist in terms of general population and homeownership. Minorities constitute 36% of the population in the 50 cities. However, 60% of the savings and loans estimated their loans to minorities at less than 15%. In Detroit, where blacks are 33% of all homeowners, no savings and loan estimated making more than 15% of its loans to minorities.

In the face of this evidence and a clear statutory policy against lending discrimination, the continued refusal of the banking agencies to fulfill their responsibilities stands as an aggravated example of bureaucratic arrogance as well as lawlessness.

Conclusion

In sum, Mr. Chairman, the response of Federal banking agencies to demands for equal justice is not very different from the response of government in other areas.

In some part the problem is outright government lawlessness and racial hostility. In part, the problem is that these agencies view as their constituents the very institutions they regulate rather than consumers, minorities, or the public in general. The agencies expose themselves only to the views of special interests and act accordingly. And in some part the problem is that sometimes even those federal officials who are sensitive to demands for equal justice have not mastered the techniques for converting laws and regulations into tangible social change.

From the standpoint of civil rights groups, the problem is largely one of resources. We simply do not have the funds to combat the special interests and to secure fair implementation of federal laws in all the areas where law is now being bent, broken or perverted.

The problem in Congress is comparable. As you well know, laws that are enacted with mixed business and social purposes often serve only the interests of business. One of the reasons is that a few Congressmen, usually those with the greatest seniority and influence, apply their influence with federal agencies only on behalf of special interests. There is a great need to develop mechanisms within Congress to exert countervailing influence on behalf of the public interest.

Your hearings this week are a notable start in that direction.

HOUSING Book Synopsis

THE DEMAND FOR HOUSING IN RACIALLY MIXED AREAS: A Study of the Nature of Neighborhood Change. (3)

G Ewert

By Chester Rapkin and William G. Grigsby, Institute for Urban Studies, University of Pennsylvania.

Special Research Report to the Commission on Race and Housing and the Philadelphia Redevelopment Authority.

University of California Press, Berkeley and Los Angeles, 1960. pp. xx + 177.

bkgd: In essence this study is primarily an analysis of some of the major forces at work in racially mixed neighborhoods, but it also attempts to probe into the nature and ultimate outcome of the transition process. p. vix

bkgd: The analysis of racial change is approached from the point of view of the housing market - the mechanism through which transition occurs. p. vix

integ. neigh., self-help: But perhaps more important (implications of racial segregation) is the fact that segregated peoples do not have the opportunity to experience neighborly contacts, share community facilities, and participate in the solution of common problems. It is these types of interactions that develop mutual understanding and provide the true path to an integrated community. p. vix

trans. neigh.: Yet the mechanism of transition is the real estate market. Attitudes and beliefs about Negroes expressed here exert considerable control over rates of Negro in-migration, the entry and exodus of white families, and price fluctuations. At the same time, the nature and state of the market itself - the quality of housing, types of structures, tenure, and vacancy rates - have a considerable bearing on the ease with which Negroes enter a white market, and the response which their entry evokes. p. 3

N. eco. pot., bkgd: hsing - ownership: Nonwhites have not only grown in number (Philadelphia), they have also risen in economic status. One manifestation has been a steady rise in the rate of homeownership among nonwites from 4 percent in 1900 to 29 percent in 1950 to an estimated 44 percent in 1956. p.5

trans. neigh.: Only when the pressure of population growth and rising incomes caused Negroes to fan out in large numbers into many good residential sections did their movement receive widespread attention. p.6

bkgd: The social laboratory provided by the mixed areas enabled us to explore a number of significant questions. Investigations were made of the number of white and Negro families who purchased homes in the areas, the racial composition of the blocks in which the purchases were made, and the demographic composition of the purchasing families. In addition, we learned something about attitudes of white families and their motives for moving to the particular area or dwelling. The financial details of each transaction were also investigated to see if there were any radical departures in the prices paid by and in the mortgage terms available to Negro and white purchasers. p.9

hsing - tenant; hsing cond.: With the spread of Negro occupancy, these homes (Strawberry Mansion, Philadelphia) were purchased by slum landlords and subdivided into tiny dwelling units which, for the most part, contain neither private bath nor kitchen and are often over-occupied. But despite the substandard quality of these dwellings, the rental per square foot of space is quite high. p. 13

bkgd: Our field studies, however, revealed white purchasers in large numbers, and this in itself is one of the most significant findings of the entire investigation. p. 16

integ. neigh.: Thus, for one or another reason, the white family that purchases in a mixed area sees fit to do so despite the fact that alternatives are available. Moreover, virtually all of the purchasing families have the option of remaining where they are. p. 18

integ. neigh.: In short, then, the decision to purchase into a mixed area is a positive act taken in the face of alternatives and involving significant commitments. The decision to remain in a mixed area is a passive response the strength of which is contingent upon the ties to the area, the likelihood of their persistence, and the economic circumstances of the family. p. 19

rac. quotas: Thus, it appears that the greater the proximity of Negroes, the smaller will be the proportion of white purchases within any mixed area. The striking fact to emerge from this sea of statistics is not the sharp drop-off in the proportion of white purchasers, an observation that was anticipated, but the fact that 119 white families chose to purchase and reside on a mixed street, an observation that was-not anticipated. p. 27

prej.; integ. neigh.: The fact that whites show a reluctance to purchase a dwelling next to one occupied by a Negro has profound implications for the future racial composition of an area. For a mixed area to achieve some degree of stability in the racial composition of its population, it is necessary for the number of white (or Negro) families who come into the area to balance the number of white (or Negro) families who leave. If this does not occur, and the proportion of in-migrants in one racial group is greater than the proportion of that group among the out-migrants, the area must in due course become largely occupied by one or the other of the racial groups. ...Sooner or later, each of the houses occupied by whites will come on the market and virtually all of those adjacent to a resident occupied by Negroes will find only Negro purchasers. p. 30

bkgd, integ. neigh.: The home-purchasing (white) families appeared in most respects to be characteristic of the white resident and home-buying population at large and resembled in many ways the white residents in the areas into which they purchased. p. 33

bkgd: The occupation distribution of the heads of the white households showed no unusual concentration in professional or other groups that might be associated with special views on racial matters. p. 35

bkgd, integ. neigh.: Although she (housewife) may select the individuals with whom she wishes to maintain acquaintanceship or cultivate a friendship, her path must perforce cross that of others not of her choice, a condition that may lead to trivial but inescapable social exchange. p. 36

integ. neigh., schls: The national and religious backgrounds of the white purchasers may be associated with special motives for coming to the area, a subject that is discussed in the next section. The religious distribution of the purchasers may also explain why many families with school age children purchased into the mixed areas. Since the majority of these families were Catholic, they were likely to send their children to one of the numerous parochial schools which at that time were attended by only a handful of Negroes. p. 37

bkgd.: The lack of compelling reason (to move into the neighborhood) is less astonishing than the fact that at lease three-fourths of the respondents did not bother to look for a house in any other area and that an additional 5 percent, theough they did look elsewhere, considered the racially mixed area to be their first choice. p. 38

bkgd., integ. neigh.: House price and place of employment were considerations that strongly affected the residential choice of the buyers as they do in any other sector of the housing market. A desire to live in an area with a lower proportion of Negroes seems to have been a factor in the moving decision of some of the families. Most important, however, was the fact that many of the buyers were already either long-time residents of or intimately associated with the general area in which they located. The concentration of religious and cultural groups present in the mixed areas strengthened these ties and served as an important attractive force for many of the white purchasers. p. 42

trans. neigh.: Evidence from the questionnaire suggests that the more recent the racial change and the further removed from the center of change the respondents are, the less aware they seem to be of the transition process. p. 46

prej.: One of the most interesting facts to emerge from this study was that a large proportion of white families who purchased homes in mixed areas in 1955 had strong objections to the presence of Negroes in the immediate vicinity, and if any were motivated by a desire to foster harmonious race relations in mixed areas, they were indeed few in number. p. 47

integ. neigh.: More important, perhaps, is the fact that many families with positive or neutral views (toward Negroes) did not purchase homes in these (mixed) areas. It is within this group that the disparity between attitudes and behavior is crucial. This sector of the population has been growing at a steady pace in recent years, but the demand for homes in racially mixed areas on the part of white families has not expanded nearly so fast. Thus, there is an increasing potential demand that is not being realized because significant factors aside from prejudice lead potential home buyers to acquire homes in other than mixed neighborhoods. p. 51

rac. quotas: Two components of (white) demand that have received much less attention but which are critical in determining the number of both prejudiced and unprejudiced white buyers who will purchase in mixed areas are (1) the actual or expected number and proportion of Negroes in the mixed community and (2) the spatial distribution of nonwhite residences relative to the homes which white families contemplate acquiring. p. 53

prej.: If it is true that whites will not purchase a home next door to nonwhites, the occupancy by a nonwhite family of a single dwelling-unit on a block (one side of the street) must inevitably result in an all-Negro block, even though it may take resident white families many years to sell their homes and move elsewhere. It may be that this is at the core of the belief that a neighborhood entered by a single Negro family will eventually become entirely nonwhite. p. 54

trans. neigh.: There are three qualifications to the generalization that a block entered by Negroes will eventually become 100 percent nonwhite. First, if the initial Negro purchaser sold his home to a white family before additional Negroes moved into the block, the all-white status of the block would be restored...
Second, the presence of rental units in the area or the conversion of some units to a rental status during the transition process helps to forestall a complete change in the ethnic composition of an area...
The third and perhaps most important qualification related to Negro demand. If the greater market freedom for Negroes brings with it an increasing scatter of nonwhite purchasers, the day will soon come when Negroes will have bought into more blocks than the nonwhite population can fill. pp. 54,55

trans. neigh.: As a corollary, the scattering of even a small number of Negroes would be more likely to hasten transition than would a clustering of a similar or larger number. This is because in the latter instance a much smaller proportion of the market supply would be located adjacent to Negro families. p. 55

trans. neigh.; socioeco.: It is typical of the transition process that a large and expanding in-migrant population creates a situation in which existing institutions, formal and informal, are in danger of losing their support and face the real possibility of serious decline or disappearance. In this sense, therefore, a rising Negro population changes the actual or imagined neighborhood social setting to which white families have grown accustomed. p. 56

rac. quotas; eco. pot.: Whether stability can be achieved depends on a host of forces which can be subsumed under two categories: (a) the ratio of Negro demand to toal demand before allowance is made for the effect of discrimination on white demand and (b) the extent to which various proportions of Negroes will reduce white demand. p. 67

trans. neigh.; rac. quota: In contemplating home purchase in a transitional area, white families may attach more importance to the probable future composition of the neighborhood than to its current racial proportions....The question is raised, therefore, whether the expectation by whites of a predominately nonwhite neighborhodd may be the most crucial factor in establishing the racial composition of the area. p. 70

rac. quotas: To generate any demand by whites for houses in mixed sections under these circumstances would require positive guarantees that a given racial mix will not change in the future. p. 71

finan.: Illustrative of this possibility (of Negro applicant being turned down for financing) is the statement of an officer of one of the leading Philadelphia lending institutions, that, as a matter of principle and in the interests of good business, his firm never financed a sale which would break a block or place a Negro next door to one of the bank's depositors. p. 75

finan.: There is, however, no a priori reason to anticipate equal treatment for "block breakers." It is indeed surprising therefore to find that sales to first Negro families differed very little from sales to owner occupant families as a whole. P. 77

finan.: There were, to be sure, a few differences between transactions involving the first Negro entrants and those involving white buyers, and, to a somewhat lesser extent, other Negro buyers. For example, one-third of the first-entrants as against one-seventh of all white and nonwhite purchasers for owner-occupancy acquired their homes from absentee owners. p. 77

hsing - owners: In summary, the first families appeared to be remarkably similar to other nonwhites in the city. Although slightly higher on the socioeconomic scale than the average Philadelphia Negro family, they probably were not significantly different from the average Philadelphia Negro home buyer. If they had a more than normal desire to break a block, it probably stemmed from more than normal courage rather than a desire to make the area available to other Negro families. p. 79

finan.: Even if the latter conclusion (that West Philadelphia must inevitably become a mixed or predominantly nonwhite community) is accepted, however, there is much encouragement to be found in the equal treatment which nearly every Negro family apparently received in its quest for the ownership of satisfactory homes in virtually all-white sections. p. 80

finan.: eco. pot.: Only a negligible number of loans came from Negro financial sources. p. 85

finan.: The records indicate that Negro purchasers obtained mortgage terms that were somewhat more liberal than those advanced to whites. p. 86

finan., hsing - fed. gvt.: The superior terms received by Negroes are largely explained by the higher proportion of VA and FHA loans made to this group. In fact, mortgage lending throughout the study areas was characterized by an extensive use of government-insured or guaranteed loans. p. 86

financ: There can be little doubt that the ready availability of liberal loans was a key factor shaping the racial transition. Moreover, this situation, while not unique, certainly has not been the rule either in Philadelphia or in other cities. p. 89

finan.: First, it should be remembered that the loans were both safe and profitable. The vast majority of the loans were insured or guaranteed. p. 89

finan.: Second, the policies of lenders were influenced to a considerable extent by the easy money market during part of 1955, coupled with the virtual disappearance of white demand from some parts of the areas. p. 89

finan.: In any event, had mortgagees not catered to Negroes in West Philadelphia and in other areas, they very likely would have been burdened with excess reserves. p. 89,90

finan.: With a tightening of the mortgage market, there is no assurance that transitional areas will not again be shunned by many lenders repeating the expreince of previous home financing cycles. p. 90

finan.: But despite past fluctuations, mortgage-lending policies have, nevertheless, been accompanied by definite signs of a trend away from discrimination. The number of institutions that will not lend to Negroes has become very small indeed, and the tendency to require higher interest rates, shorter amortization periods, and larger down payments of Negro buyers has shown a marked decline. p. 90

prop. val.: The most frequent assertion that prices will slump is a major rallying point around which resistance to Negro entry is mobilized. Many a family that would otherwise have no objections to residing in a mixed area balks at the possibility of experiencing a substantial capital loss, particularly if the property is heavily encumbered with mortgage debt. p. 91

finan., real estate firms, prej.: Although the above findings show that Negro buyers did almost as well as white purchasers at the level of the financial transaction, it cannot be inferred that equality extended to all matters which affected the prices paid by the two groups. It was reported that attempts were made to prevent Negroes from acquiring homes in portions of Zones 4 and 5 where prices appear to have been the most attractive. In addition, it is known that many Negroes in West Philadelphia and in the rest of the city were victims of unconscionable charges at settlements. It is evident, therefore, that full equality for Negroes in the Philadelphia housing market still awaits the elimination of residual forms of price discrimination. p. 95

prop. val.: First, and most important, is that a price decline evidently began in the white section prior to any reasonable expectation of nonwhite occupancy in the area. It would seem that most of the downward shift in prices in these zones was due to factors other than the threat of Negro entry. Thus, the data lend some support to the "soft spot" theory which holds that the threat of Negro entry is seldom the cause of price declines; rather that Negroes tend to enter areas in which white demand has already been on the wane for other reasons and in which, therefore, sales began to weaken and prices have slackened. p. 100

prop. val.: Second, the apparent recovery of the market from 1953 to 1955 took place during a period in which Negro entry became imminent in some parts of the area and an accomplished fact in others. The recovery is even more notable since it coincides with a general easing of the housing shortage throughout the city. p. 101

rop. val.: Finally, the upward movement of prices in Zones 1 and 2 occurred in conjunction with a fairly high rate of white out-migration. p. 101

finan., prop. val.: (Finding) First, it is small comfort to an institutional lender protecting other people's money, or to an owner intent on safeguarding his investment, to know that prices sometimes rise and sometimes fall when Negroes enter a neighborhood, particularly since the question seldom arises on the occasion of a white purchase. Unless predictions can be made in specific situations, the attitudes and practices of mortagees, appraisers, brokers, and owners will not change materially, for these groups cannot be expected to take the very real risk of a possible decline. Lenders in particular are prone to take a cautious view of neighborhoods experiencing racial change until the likely long-term trend can be determined. p.102

rop. val.: (Finding) Second, almost without exception, Negro in-migration in the areas in which price studies have been made appeared to be associated with a visible reduction in white demand and, in many situation, an increase in the supply of houses for sale. The price reaction, therefore, was largely dependent on the extent to which Negro demand filled this partial vacuum. Prices could rise above the general level in comparable all-white neighborhoods only if Negroes had both the buying power (liquid assets and credit) to absorb all the market supply of the areas at a higher price level and the willingness to pay premiums to purchase the house offered for sale. But Negroes could be expected to pay premium prices only if they were experiencing a housing shortage as a result of having limited access to the market. Thus, the very argument (that prices actually rise when Negroes purchase into a neighborhood) used to reduce discrimination against nonwhite home buyers is valid only when precisely the same form of discrimination exists on a wide scale. p. 102.

rop. val.: An examination of the price studies reveals yet another curious twist. In the face of an attrition of white demand, prices in a mixed neighborhood can be maintained only if Negroes continue to buy into the neighborhood and at the original price level. Thus, at the present time white residents have the choice of declining prices or an increasing number of Negro neighbors, or both. p. 103

rop. val. studies); rej.: In summary, it appears that the studies of price movements in racially mixed areas have fallen short of their basic objectives because they have focused on the price shifts themselves rather than on the full array of underlying causes of these shifts...If discrimination was good business prior to these inquiries, it is equally good business today. It is unfortunate, too, that this type of analysis carries with it the implication that the justification for a social objective such as equality of access to the housing supply must be evaluated primarily in terms of the criteria of the market place. In all fairness, however, it must be stated that the principal and permanent value of these studies may be in erasing the primitive folk notion that Negroes have an inherent taint which inevitably causes house prices to decline in any area that they may enter. If this belief has fewer adherents as a result of these studies, then an important contribution has been made to the improvement of race relations and to the ultimate goal of equality for Negroes. p. 104

rans. eigh.: It was observed earlier that nonresident owners may expedite the process of racial transition in residential neighborhoods because they lack the type of community identification which would induce strong resistance to selling to Negroes. The West Philadelphia data lend some support to this view. p. 110

trans. neigh.: When this possibility was checked for West Philadelphia, it was found that three-fourths of the absentee sales to first Negro entrants were, indeed, by individuals who were identified by local real estate brokers as market professionals and that the remaining absentee sales to the Negro "first" families were by persons who did not live in or near the study area. p. 112

trans. neigh.: Gross profits on sales to Negroes were double those obtained from sales to whites... This would appear to indicate that absentees tended to purchase houses below the prevalent level and that the outgoing sellers rather than the incoming Negro families provided the source of capital gain for the absentee traders. This in itself may reflect an eagerness on the part of previous owners to sell, but we do not know whether this was due to inner compulsion or to outside pressures generated by the absentee purchasers. p. 112

trans. neigh.: (Conslusions) Racial transition was accompanied by only a moderate number of real estate transactions involving short-term investors and speculators. Although market professionals no doubt did expedite the process of change, it appears that owner-occupants were instrumental in effecting the vast majority of shifts from white to nonwhite residence. p. 113

trans. neigh.; prop. val.: (Conclusions) The amount of absentee activity is more notable because, while it was not exceptionally large, neither was it especially small. Although market experts evidently did not find the area unusually inviting, they were not fearful that the effect of Negro entry on house prices would preclude profitable transactions. This may be the most effective evidence to refute the notion that Negro entry always lowers prices. p. 113

trans. neigh.: The most logical areas to undergo racial change, prejudices considered, were on the periphery of established nonwhite sections where a point of contact had been established, and change, since it was expected, was usually not strongly resisted. Thus, in the study areas of transition was the natural extension of existing Negro neighborhoods. p. 114

trans. neigh.: In the study areas, sales that opened blocks or neighborhoods were frequently made by professional traders and other absentee owners who presumably were subject to less community pressure than were owner-occupants. Generally speaking, however, the initial sales were made by ordinary homeowners who did not explore the possibility of selling to Negroes until it became evident that white buyers willing to pay a satisfactory price could not be found. p. 114

trans. neigh.: As the border of the Negro community moved closer and closer to a given street front, white buyers were harder to find. Owners who had to move from the area may have preferred to sell to white families, but were unable to do so. p. 115

hsing. cond.: Initially, in fact, the age and quality of the houses may have been the most important factor limiting white demand, and, thus, promoting Negro entry. p. 115

vio.: Negro entry into white blocks was also encouraged by the absence of violence directed toward nonwhite purchasers, a response that has accompanied Negro residential expansion in most sections of the city. The vigerous action of the Philadelphia Commission on Human Relations which has stopped many potential disturbances in their nascent stages may have been aprincipal deterrent to violence in some areas, but it is also true that exceedingly few Negroes entered neighborhoods in which the danger signs were clear. In the study areas, there were few reported instances of hostile action toward first Negro entrants who, by and large, reported a reasonably friendly attitude on the part of white residents. This is not to suggest that there was no opposition to Negro entry, but that were very few ugly incidents. p. 115

integr. neigh.: The white families who purchased homes were very much like other homeowners in the areas and similar to home purchasers in the rest of Philadelphia...These purchasers were not motivated by a drive to symbolize racial democracy, and in fact, many of them were not pleased by the presence of Negroes in their neighborhood. p. 115

finan.: As far as the structure of prices and home financing is concerned, Negroes and whites paid approximately the same prices for comparable houses; the usual institutional sources of mortgage funds were available to finance the purchases; and mortgage terms were extremely liberal by any standard. p. 115

prop. val.: Equally important, the entry of Negroes was not accompanied by price declines; on the contrary, there were substantial increases in home values. p. 116

trans. neigh.: But perhaps the most important reservation of all is the fact that the number of white purchasers was not sufficient to keep the population in these areas from becoming increasingly nonwhite. p. 116

trans. neigh. (rate): Rather differences in rates (of transition) are due to variations in all the factors analyzed in the previous chapters which affect the level of white demand, the level of Negro demand, the number and race of families who wish to sell their homes, and the interaction of these three variables. Indeed, the factors which control these variables not only fix the rate of transition, but also determine whether it will occur at all. p. 117

trans. neigh. (rate): Rapid transition in the study areas was the product of numerous influences: liberal mortgage terms, sustained Negro demand, a substantial supply of old houses of fair quality and moderate value, rising prices, considerable activity by professional real estate operators, and ready availability of high-quality housing for whites in other sections of the city and in the suburbs. p. 117

trans. neigh.: These sections (slow transition) contain a larger proportion of rental units, a greater amount of land in commercial use, higher-priced homes, and parochial schools where the percentage of nonwhite students was relatively low at the time of the study. p. 117

rac. quota: The predictions of white families concerning the eventual racial mix of a neighborhood and their apprehensions regarding the possibility of inundation may be more significant than any other factor in determining the level of white demand. Yet it is largely the level of white demand that determines the eventual racial mix. p. 118

rac. quota: Although the data are by no means conclusive, they suggest that the threshold is rather low, perhaps much lower than the proportion of Negroes in the population of the city. Thus, although a hard core of whites might remain and a few more move to the area for a variety of reasons, the prospect is that the proportion of Negroes in such areas will gradually increase. If this is the typical case, it implies a pattern of predominantly Negro communities interspersed throughout the city. p. 119

Hsing. pref.: As the housing shortage for Negroes eases, nonwhites may lack the incentive to pioneer their way into new areas. Thus, although segregation may disappear, congegation may not. p. 120

urban renewal; eco. pot.: Although rising incomes and increased market freedom may enable many nonwhite families to leave the ghettos, the racial composition of existing Negro communities will remain unchanged, for it is not likely that white families can be attracted to them. Such an occurance would be counter to virtually all past experience and cannot be expected until urban renewal programs materially alter existing nonwhite residential areas. p. 120

eco. pot.; hsing. owner.: Thus, Negro-white competition for housing will be concentrated to a large extent in price ranges below the minimum for new construction. Demand from these groups, therefore, will be limited to moderate-priced units in the existing stock. p.1 p. 120

integ. neigh.: Consequently, many whites in the lower-middle-income groups who might prefer to move from mixed areas will have a diminishing number of all-white neighborhoods available to them and, as a result, rapid change in neighborhood composition will be inhibited. Moreover, if pending legislation is enacted requiring home builders, and perhaps owners of existing housing and real estate brokers as well, to pursue a policy of nondiscrimination, the incentive for whites to move from existing mixed areas may be greatly reduced as alternative opportunities disappear. p. 120, 121

integ. neigh.; prej.: It has been noted that many whites did not think of themselves as living in mixed areas even though they knew there were Negroes only a block away. This may well be a precursor to a more pervasive change in attitude. p. 121

prop. val. (Mt. Airy): Available statistics, therefore, indicate that there may have been a moderate decline in prices in West Mount Airy subsequent to entry by Negro families. This is in marked contrast with the situation in various other sections of the city where average sale prices have tended to rise following the influx of Negroes. (from Appendix A on West Mt. Airy - figures all from 1955 or 1956 as latest reports). p. 131

finan.: In the other mixed neighborhoods which we studied, mortgage lenders pursued a policy of extending favorable terms to their new customers, evidently with the view of capturing as much as possible of the growing Negro market. In West Mount Airy, however, the evidence suggests that Negroes as a group received decidedly less favorable mortgage terms than did whites. p. 132

prej. (Mt. Airy): In West Mount Airy, however, the out-migration of whites seems to have been prompted mainly by considerations other than unwillingness to live in a racially mixed neighborhood. p. 134

integ. neigh. (Mr. Airy): In 1953, in response to an increase in the number of homes placed on the market, an active campaign was initiated by community leaders to discourage homeowners from making hasty and ill-considered sales and to urge them to reappraise their responses to their new Negro neighbors. These efforts together with the unattractive price offers made by would-be buyers seem to have encouraged many to withdraw their properties from the market. p. 135

integ. neigh.: The Pelham Council drew up a broad program directed toward allaying popular fears of the consequences of racial transition, encouraging residents to accept the presence of Negroes in the neighborhood and discouraging questionable practices among real estate agents. p. 136

integ. neigh.: factors tending to stabilize Mt. Airy:
1. The existing Negro population is a relatively small part of the total population in the area...
2. There is no established all-Negro neighborhood in the immediate vicinity and, therefore, out-migration may be expected to take place at a slow rate if at all...

3. The predominance of detached dwelling units tends to make contact among neighbors volitional rather than inevitable...
4. Relatively few Negroes in the Philadelphia area have incomes large enough to purchase dwellings in West Mount Airy at the prevailing level of prices...
5. The high social and occupational status of the Negro families makes them in every objective sense eminently desirable members of the community and facilitates their acceptance both by white residents and by potential white purchasers.
6. The attitudes of the white residents are moderately sympathetic and the neighborhood organizations promoting stability are strong and effective. pp. 137,138

integ. neigh.: Finally, nonwhite entry into the white zone (of West Mt. Airy) if it takes place at all may not occur for a number of years by which time white families will have grown accustomed to Negro neighborhoods, and increased market freedom will enable Negroes to choose houses in many sections of the city. p. 138

THE HIDDEN DIMENSION

By Edward T. Hall

Doubleday & Company, Inc., Garden City, New York, 1966. pp. xiv + 201

bkgd.: It is increasingly apparent that clashes between cultural systems are not restricted to international relations. Such clashes are assuming significant proportions within our own country and are exacerbated by the overcrowding in cities. For, contrary to common belief, the many diverse groups that make up our country have proved to be surprisingly persistent in maintaining their separate identities. p. x

bkgd.; commun.: Since two languages often program the same class of events quite differently, no belief or philosophical system should be considered apart from language. p. 2

commun.: They strike at the root of the doctrine of "free will," because they indicate that all men are captives of the language they speak as long as they take their language for granted. p. 2

commun.; hsing. cond.: Selective screening of sensory data admits some things while filtering out others, so that experience as it is perceived through one set of culturally patterned sensory screens is quite different from experience perceived through another. The architectural and urban environments that people create are expressions of this filtering-screening process. In fact, from these man-altered environments, it is possible to learn how different peoples use their senses. Experience, therefore, cannot be counted on as a stable point of reference, because it occurs in a setting that has been molded by man. p. 2

design/ fut.; commun.: Man is now in the position of actually creating the total world in which he lives, what the ethologists refer to as his biotope. In creating this world he is actually determining what kind of an organism he will be. This is a frightening thought in view of how very little is known about man. It also means that, in a very deep sense, our cities are creating different types of people in their slums, mental hospitals, prisons, and suburbs. These subtle interactions make the problems of urban renewal and the integration of minorities into the dominant culture more difficult than is often anticipated. Similarly, our lack of full understanding of the relation of peoples and their biotope is compounding the process of technical development of the so-called underdeveloped nations of the world. p. 4

hsing. cond.; vio.: Normally, aggression leads to proper spacing of animals, lest they become so numerous as to destroy their environment and themselves along with it. When crowding becomes too great after population buildups, interactions intensify, leading to greater and greater stress. As psychological and emotional stress builds up and tempers wear thin, subtle but powerful changes occur in the chemistry of the body. Births drop while deaths progressively increase until a state known as population collapse occurs. Such cycles of buildup and collapse are now generally recognized as normal for the warm-blooded vertebrates and possibly for all life. p. 5

hsing. cond.; design/ fut.; human res.: Each world has its own set of sensory inputs, so that what crowds people of one culture does not necessarily crowd another. Similarly, an act that releases aggression and would therefore be stressful to one poeple may be neutral to the next. Nevertheless, it is fairly obvious that the American Negroes and people of Spanish culture who are flocking to our cities are being very seriously stressed. Not only are they in a setting that does not fit them, but they have passed the limits of their own tolerance to stress. The United States is faced with the fact that two of its creative and sensitive peoples are in the process of being destroyed, and like Samson could bring down the structure that houses us all.

Thus, it must be impressed upon architects, city planners, and builders that if this country is to avoid catastrophy, we must begin seeing man as an interlocutor with his environment, an environment which these same planners, architects, and builders are now creating with little reference to man's proxemic needs. (proxemic: author's term for "interrelated observations and theories of man's use of space as a specialized elaboration of culture.") p. 5

design/ fut.; urb. ren.: To those of us who produce the income and pay the taxes which support government, I say that whatever the cost of rebuilding our cities, this cost will have to be met if America is to survive. p. 6

commun.; urb. ren.: Most important, the rebuilding of our cities must be based upon research which leads to an understanding of man's needs and a knowledge of the many sensory worlds of the different groups of people who inhabit American cities. p. 6

commun.: There is a great need to revise and broaden our view of the human situation, a need to be both more comprehensive and more realistic, not only about others, but about ourselves as well. It is essential that we learn to read the silent communications as easily as the printed and spoken ones. Only be doing so can we also reach other people, both inside and outside our national boundaries, as we are increasingly required to do. p. 6

bkgd.: Territoriality, a basic concept in the study of animal behavior, is usually defined as behavior by which an organism characteristically lays claim to an area and defends it against members of its own species. p. 7

hsing. cond.; bkgd.: As we have already seen, all animals have a minimum space requirement, without which survival is impossible. This is the "critical space" of the organism. When the population has built up so greatly that the critical space is no longer available, a "critical situation" develops. The simplest way of handling the situation is to remove some individuals. p. 15

commun.: One consequence of the loss of olfaction as an important medium of communication was an alteration in the relationship between humans. It may have endowed man with greater capacity to withstand crowding. If humans had noses like rats, they would be forever tied to the full array of emotional shifts occuring in persons around them. p. 36

hum. res.: Man's sense of space is closely related to his sense of self, which is in an intimate transaction with his environment. Man can be viewed as having visual, kinesthetic, tactile, and thermal aspects of his self which may be either inhibited or encouraged to develop by his environment. p. 60

commun.; design/ fut.: The problem facing us today in designing and rebuilding our cities is understanding the needs of large numbers of people. We are building huge apartment houses and mammoth office buildings with no understanding of the needs of the occupants. p. 100

hsing. cond.; design/ future: The important point about fixed-feature space is that it is the mold into which a great deal of behavior is cast. It was this feature of space that the late Sir Winston Churchill referred to when he said: "We shape our buildings and they shape us." p. 100

vio.: When stress increases, sensitivity to crowding rises - people get more on edge - so that more and more space is required as less and less is available. p. 122

design/ fut.; urb. ren.; commun.: American city planners and builders are now in the process of designing cities in other countries with very little idea of people's spatial needs and practically no inkling that these needs vary from culture to culture. The chances of forcing whole populations into molds that do not fit are very great indeed. Within the United States urban renewal and the many crimes against humanity that are committed in its name usually demonstrate total ignorance of how to create congenial environments for the diverse populations that are pouring into our cities. p. 122

hsing. cond.; commun.: In considering solutions to problems such as urban renewal and city sinks it is essential to know how the populations involved perceive space and how they use their senses. p. 138

commun.: Proxemic patterns play a role in man comparable to display behavior among lower life forms; that is, they simultaneously consolidate the group and isolate it from others by on the one hand reinforcing intragroup identity and on the other making intergroup communication more difficult. Even though man may be physiologically and genetically one species, the proxemic patterns of the Americans and the Japanese often strike one as being as disparate as the territorial display patterns of the American grouse and the Australian bowerbirds described in Chapter II. p. 139

hsing cond.; bkgd.: Studies of ethology and comparative proxemics should alert us to the dangers ahead as our rural populations pour into urban centers. The adjustment of these people is not just economic but involves an entire way of life. There are added complexities of dealing with strange communication systems, uncongenial spaces, and the pathology associated with an active, swelling behavioral sink. p. 155

socioeco.; commun.: The lower-class Negro in the United States poses very special problems in his adjustment to city living, which if they are not solved may well destroy us by making our cities uninhabitable. An often overlooked fact is that lower-class Negroes and middle-class whites are culturally distinct from each other...The differences between these minority groups and the dominant culture are basic and have to do with such core values as the use and structuring of space, time, and materials, all of which are learned early in life. p. 155

socioeco.; commun.; hsing cond: Now even if it were possible to abolish all prejudice and discrimination and erase a disgraceful past, the lower-class Negro in American cities would still be confronted with a syndrome that is currently extremely stressful: the sink (popularly referred to as "the jungle"), the existence of great cultural differences between himself and the dominant white middle class of America and a completely foreign biotope. p. 156

pub. hsing; socioeco.: Consider the public housing constructed for low income groups in Chicago which has tended to dress up and hide but not solve the basic problem. Bear in mind that the low income population which is pouring into Chicago and many other American cities is largely Negro and comes from rural areas or small towns in the South. Most of these people have had no tradition or experience in urban living. Like the Puerto Ricans and Appalachian whites, many of the Negroes also suffer from a totally inadequate education. Row after row of high-rise apartments is less distressing to look at than slums but more disturbing to live in than much of what it replaced. The Negroes have been particularly outspoken in their condemnation of high-rise housing. All they see in it is white domination, a monument to a failure in ethnic relations. p. 158, 159

socioeco.: The open market place with all its activity seems more suitable to the proxemic needs of the Negro than crowded American stores which are enclosed by walls and windows. p. 159

design/ future: In other words, I think that it will ultimately be proved that scale is a key factor in planning towns, neighborhoods, and housing developments. Most important, urban scale must be consistent with ethnic scale, since each ethnic group seems to have developed its own scale. p. 159

urb. ren.; socioeco.: The Boston West End was a device for turning immigrant villagers into city dwellers, a process which required about three generations. If it had to be "renewed" a more satisfactory solution would have been renovation rather than destruction of the entire neighborhood, which encompassed not only buildings but social systems as well. For when urban renewal forced removal to more modern but less integrated spaces, a significant number of Italians became depressed and apparently lost much of their interest in life. p. 160

hsing. cond.: In the last few years the sizes of dwelling spaces have had a way of slipping unnoticed from barely adequate to completely inadequate as economic and other pressures increase. p. 160

socioeco.; bkgd.; design/ future: The degree to which peoples are sensorially involved with each other, and how they use time, determine not only at what point they are crowded but the methods for relieving crowding as well. Puerto Ricans and Negroes have a much higher involvement ratio than New Englanders and Americans of German or Scandinavian stock. Highly involved people apparently require higher densities than less involved people, and they may also require more protection and screening from outsiders. It is absolutely essential that we learn more about how to compute the maximum, ninimum, and optimum density of the different cultural enclaves that make up our cities. p. 162

design/ future; vio; self-help: City planners should go even further in creating congenial spaces that will encourage and strengthen the cultural enclave. This will serve two purposes: first, it will assist the city and the enclave in the transformation process that takes place generation by generation as country folk are converted to city dwellers; and second, it will strengthen social controls that combat lawlessness. As it is now, we have built lawlessness into our enclaves by letting them turn into sinks. p. 163

vio.; design/ future: In the course of planning our new cities and revamping our old ones, we might consider positively reinforcing man's continuing need to belong to a social group akin to the old neighborhood where he is known, has a place, and where people have a sense of responsibility for each other. Apart from the ethnic enclave, virtually everything about American cities today is sociofugal and drives men apart, alienating them from each other. The recent and shocking instances in which people have been beaten and even murdered while their "neighbors" looked on without even picking up a phone indicates how far this trend toward alienation has progressed. p. 163

design/ future: Automobiles insulate man not only from the environment but from human contact as well. They permit only the most limited types of interaction, usually competitive, aggressive, and destructive. If people are to be brought together again, given a chance to get acquainted with each other and involved in nature, some fundamental solutions must be found to the problems posed by the automobile. p.166

hsing. cond.; hum. res.: As now constituted, the American city is extraordinarily wasteful, emptying itself each night and every weekend. One would think that efficiency-minded Americans could do better. The result of the suburbanization of our cities is that the remaining residents are now predominantly the overcrowded impoverished and the very rich, with a sprinkling of holdouts from the middle class. As a result, the city is very unstable. p. 167

commun.; hum. res.; design/ future: Making constructive use of the ethnic enclave. Somehow there is a close identification between the image that man has of himself and the space that he inhabits. Much of today's popular literature devoted to the search for identity reflects this relationship. A very real effort should be made to discover and satisfy the needs of the Spanish American, the Negro, and other ethnic groups so that the spaces which they inhabit are not only compatible with their needs but reinforce the positive elements of their culture that help to provide identity and strength. p. 167, 168

design/ future: The great danger in the United States today is the continuing destruction of the outdoors. p. 168

vio.: Solving the problem of the outdoors and man's need for contact with nature is complicated by the increasing incidence of crime and violence associated with our city sinks. Parks and beaches are daily becoming more dangerous. This only intensifies the sense of crowding which urban residents experience when they are cut off from recreational facilities. p. 168

urb. ren.; design/ future: 4. Preserving useful, satisfying old buildings and neighborhoods from "the bomb" of urban renewal. Not all new things are necessarily good nor are all old things bad. There are many places in our cities - sometimes only a few houses or a cluster of houses - which deserve to be preserved. They afford continuity with the past and they lend variety to our townscapes. p. 168

commun.: We learn from the study of culture that the patterning of perceptual worlds is a function not only of culture, but of relationship, activity and emotion. Therefore, people from different cultures, when interpreting each other's behavior, often misinterpret the relationship, the activity, or the emotions. This leads to alienation in encounters or distorted communications. p. 171

bkgd.: In fact, it is believed by many that American Negroes have not culture of their own simply because the visibly explicit content of their culture has been reduced. p. 172

commun.: For example, I have recently been conducting research on non-verbal communications between lower-class Negroes and lower middle-class whites. Differences in the handling of time represent a very common source of misunderstanding. In addition, the voice, the feet, hands, eyes, body, and space are all handled differently, which often causes even highly motivated Negroes to fail to get jobs for which they apply. These failures are not always because of prejudice, but can be traced to instances where both parties misread each other's behavior. In general, the Negro communications my students and I have been studying tend to be quite subtle so that even the signs of reflecting the strength of the Negro's desire for a particular job may go undetected by the white interviewers who are looking for strong motivation as an important indicator that the applicant would do well. At times like these one can demonstrate the danger of over-emphasizing content. The Negro is well aware of the fact that his white interlocutor is not "reading him." What he doesn't know is that while he may be more aware of the nuances of white-Negro interaction than the white man, there are many, many points at which he too is being miscued. p. 172

bkgd.; hsing. cond.; socioeco.: Because we Americans apparently direct our attention more toward content than structure or form, the importance of culture is often minimized. We tend to overlook the influence of the form of a building on the people in it, or the results of overcrowding on Negroes, or the consequences of having one's senses conditioned by Negro culture while trying to cope with "white" teachers and "white" educational materials. p. 173

commun.; socioeco.: Most important, we have consistently failed to accept the reality of different cultures within our national boundaries. Negroes, Indians, Spanish Americans, and Puerto Ricans are treated as though they were recalcitrant, undereducated, middle-class Americans of northern European heritage instead of what they really are: members of culturally differentiated enclaves with their own communication systems, institutions, and values. Because we Americans have an "a-cultural bias" we believe only in the superficial differences between the peoples of the world. p. 173

bkgd.: The animal studies also teach us that crowding per se is neither good nor bad, but rather that overstimulation and disruptions of social relationships as a consequence of overlapping personal distances lead to population collapse. p. 175

hsing. cond.: Proper screening can reduce both the disruption and the overstimulation, and permits much higher concentrations of populations. Screening is what we get from rooms, apartments, and buildings in cities. Such screening works until several individuals are crowded into one room; then a drastic change occurs. The walls no longer shield and protect, but instead press inward on the inhabitants. p. 175

hsing. cond.; commun.; vio.: Through a process of taming, most higher organisms, including man, can be squeezed into a given area provided that they feel safe and their aggressions are under control. However, if men are fearful of each other, fear resurrects the flight reaction, creating an explosive need for space. Fear, plus, crowding, then produces panic. p. 175

THE RESURGENT NEIGHBORHOOD

By James V. Cunningham

Fides Publishers, Inc., Notre Dame, Indiana, 1965. pp. 1 - 224.

design/ future: Out of this experience has come the conviction that the local neighborhood community, renewed and developed in some new form now about to emerge, has a substantial contribution to make in the lives of urban people. This conviction applies with equal force to inner-city neighborhoods affected by delinquency, poverty, and race tension, and to suburban neighborhoods burdened with monotonous housing and the tensions of status seeking. p. 5

self-help; pol.: The author believes that voluntary participation and creative citizen leadership, joined with competent official action, is the basic key to developing strong urban neighborhoods. The good will and leadership potential of neighborhood people is one of our most important urban assets. p. 7

self-help: Government alone does not have the time, money or know-how to do the whole job of urban development. Nor would it be good for the nation if government could do this job alone, for it is from participation, the citizen taking on responsibility, that some of the deepest psychological needs of men are served and sense of community developed. p. 38

urb. ren.; hum. res.: Deep-down renewal of a slum, beyond mere surface physical change, depends in large part on the kind of leadership that can rise up out of the slums themselves. p. 46

integ. neigh.: The most difficult part of the transformation of slums is going to be the thawing out of the ghetto glacier and the accomplishment of racial integration where today there is none. The will to do this does not yet seem to exist among political leaders or neighborhood people, white or Negro. The knowledge of how to plan and achieve it is only dimly perceived. p. 47

pol.; discr. in services: The Negro protest movement now growing in most slums is probably the force which will not only compel the metropolis to establish links with the slum and give it the services it needs, but also will build a sense of solidarity and community within the slum. p. 48

prej.: If somehow the ethnic neighborhood could lose its narrowness, particularly its racial hostility, and build on its great strengths, it could probably regain vitality and make a substantial contribution to the modern metropolis. p. 50

hsing. pref.; trans. neigh.: Neighborhoods of this kind (old ethnic) offer good living opportunities for families of modest income. Among their features are: small, economical remodelled houses; convenience to job and to the services and culture of the central core; familiar, fully developed institutions at hand. These are assets on which to build a neighborhood of considerable attraction. p. 53

integ. neigh.; eco. pot.: As the education, income, social expectations, and militancy of Negroes increase, and fair housing laws become more numerous and better enforced, the number of move-ins is going to increase. Planning is needed to ensure the dispersion of these move-ins so that no suburb will be turned into a new ghetto. p. 60

urb. ren.: There is no single formula of renewal that can be applied to any and every piece. The strengths, weaknesses, and peculiarities of each must guide the making of a unique plan for that area. Different kinds of neighborhoods need different kinds of strategy to achieve the services, links and sense of community and integration essential to a successful modern neighborhood. p. 67

hsing. cond.; socioeco.; integ. neigh.? — The upgrading of the neighborhood's housing in condition and price undoubtedly has aided the building of an interracial character since Negroes of middle- and upper-income are limited, and integration is more easily achieved under high social and economic circumstances. The expensive new apartments and town-houses built on land cleared by urban renewal have been integrated with particular succes. (Hyde-Park-Kenwood, Chicago). p. 81

integ. neigh. (Hyde Park Kenwood): — The changes and improvements that have occurred, however, are so great that morale is up. A sense of well-being has settled over many citizens. At the same time, paradoxically, community organizations like the (Hyde Park-Kenwood) Conference find citizen participation down, and much of the old fire of civic leadership waning, as the sense of urgency declines. This weakening of civic fervor affects the sense of community. p. 82

hsing. - pri. fin.: — The average suburb is a residential place where younger adults with economic stability are attempting to find a pleasant way of life. They have chosen to find it here because of the American dream that equates newness, space, grass, trees, absence of factories, with the good life. p. 106

urb. ren.: — Several new, serious attempts are being made by tough-minded, imaginative urban strategists to find such an approach (i.e., to making sound neighborhood communities out of troubled living areas)...In all approaches the key pieces are citizens, resources, and professional staff. p. 116

urb. ren.: — The neighborhood conservation approach comes directly out of city hal, the social invention approach out of a private, nonprofit civic organization closely allied to city hall.
The "self-determination" and "neighborhood urban extension" approaches put emphasis on citizens becoming alert, organized, and able themselves to locate and draw on the resources needed to build their neighborhoods.

discr./ services; urb. ren.: — City government moved in (NYC) to help these neighborhoods by stepping up public and private services and making these readily available from a neighborhood city hall; by having a settlement house, church, hospital, or university in each neighborhood sponsor the local program as a partner with the city; and by obtaining, through the sponsor, widespread citizen participation. (neighborhood conservation) p. 118

discr./ services; urb. ren.: — The director of the neighborhood staff (NYC) became an unofficial neighborhood "mayor" whose job was to put to work and coordinate all the services of the city and private agencies. (neighborhood conservation) p. 119

pub. hsing.; integ. neigh.; discr./ services: — Economic and racial integration was strengthened by modernizing some deteriorating buildings for use as public housing. This made it possible for low-income families to live under decent standards in nonproject buildings. Improved sanitation services, including daily garbage pickup and street flushings, were provided in all neighborhoods. Among some of the experimental services were a neighborhood narcotics rehabilitation center, and a diagnostic and referral service for elderly residents. (neighborhood conservation - NYC) p. 119

urb. ren.: — "Slow in developing the projects were inhibited by personnel shortages, population mobility, lags in code enforcement, and the failure of staff and volunteers to bridge cultural and economic barriers." (quote from Harry C. Harris, director, NYC Neighborhood Conservation effort). p. 120

urb. ren.: In addition to slowness in developing citizen participation, other difficulties were encountered in the seven neighborhoods. Relocation cut strong cultural and emotional ties for some families and brought social problems to the surface which could not always be remedied. Low-cost financing for modernization of buildings was not forthcoming. New construction of middle-income housing was not achieved. Success was incomplete in the sanitation program. Crime was cut, but gambling, prostitution, and, surprisingly, bootlegging, continued. Relations between the races improved, but housing segregation continued rigid. Techniques tried were inadequate for helping families in deep poverty. (NY neighborhood conservation) p. 121

urb. ren.; discr./ services: This neighborhood conservation approach appears to have in it some promise for helping create strong neighborhood communities out of gray areas...and it demonstrates the need and wisdom of localizing municipal services. Its principal strength comes from the direct commitment of city government. Citizens play a limited role. p. 122

urb. ren.: The second approach, which also puts emphasis on services furnished to people, is the social invention approach; it has been given large-scale support by the Ford Foundation and local foundations in each city where the approach is being tested. p. 122

urb. ren.; schools; hsing - local govt.: "Our hunch is that this (central business dist. of city) is not necessarily the place to start, and is certainly not the place to stop. Crudely done, slum clearance and downtown redevelopment can actually harm rather than help the city's main business of producing first-class citizens. What the bulldozer in insensitive hands can mean to the residents of demolished neighborhoods is already painfully evident. in the growing record of school transiency and residential displacement. We have placed the Foundation's first bet not on the central business district of the city but on its school system, on their administration of justice, and on a growing list os similarly critical 'production processes' which are currently bottlenecks in the process of citizen-building." (Ford Foundation philosophy as expressed by Paul Ylvisaker.) p. 123

hsing - local, state govt; urb. ren.: Local and state governments have taken the initiative in beginning these new organizations, which are closely allied with city halls and state capitols. In working to modernize resources, they have the leverage of political power as well as Foundation millions. p. 124

hsing - local govt.: These new organizations often operate by setting up demonstration projects to meet needs in new ways, by involving old-line resources in carrying out the demonstrations, and then by leaving the successful new ways of operating to be adopted by the resorces as standard methods. p. 124

discr./ services; self-help: Under this approach experts move into a neighborhood and begin to furnish imaginative new services to help people develop and neighborhoods to improve. Some local people may be hired as staff assistants to help spread word of the new services to their neighbors. And citizen committees may be formed to help carry out the services. p. 125

urb. ren.: More than the other three methods described in this chapter, this approach (i.e., social invention) takes a metropolitan view of problems, but it too finds the neighborhood the effective action area for most of its programs. p. 126

urb. ren.; discr./ services: (See Ylvisaker's speech outlining possible tasks for social invention with Ford Foundation's money)
"...adapting techniques borrowed fromaagricultural extension work to the needs and circumstances of an urban clientele, in such areas as health, family budgeting and home management, legal aid, credit use, house repair and rehabilitation, and a variety of others;...finding constructive alternatives to present systems of

high-density public housing and permanent-dependency welfare payments..." p. 126

pol.: Neighborhood citizens are encouraged and assisted to organize as part of the social invention approach, and their suggestions are listened to, but they seldom play a central decision-making role. Their role seems to be more one of communication and support. p. 127

pol.; self-help; urb. ren.: The third approach is the self-determination approach of the Industrial Areas Foundation (IAF) in Chicago. IAF's approach is marked by conflict, militant action, a stance of demanding from rather than working cooperatively with the resources of metropolis, and considerable citizen involvement. p. 127

self-help; pol.: Working with disdain toward other approaches to neighborhood development, IAF rejects many of the concepts and methods of city planning and urban renewal and insists that neighborhood people work out their own destiny by hiring their own planners. The Woodlawn Organization (Chicago) has attacked city government, credit merchants, slum landlords, and the expansion plans of its neighbor, the University of Chicago. p. 129

self-help; pol.: "In the development of an organization for democratic participation...resentments and dormant hostilities must be brought up to visible surface where they can become transformed into problems...
...A people do not break through their previous fatalism of submerged resentment and frustration into open problems which can be faced and dealt with, until they have a mechanism or a formula for effectively coping with these problems. Since their only resource lies in their numbers, organization becomes the instrument for implementation of change and resolution of these problems."
(quote from Saul Alinsky re: philosophy of IAF) p. 129, 130

pol.: "Mutual recognition of power is the necessary prelude to negotiation. In a meeting of negotiations the people enter with dignity of recognition as equals; they are not pleading inferiors, to be satisfied with less than their legitimate rights..." (Alinsky) p. 131

pol.: The (Woodlawn) organization not only pickets landlords' homes but also their churches or temples while they are inside attending service. p. 131

pol.; self-help: Dealing forthrightly with controversial issues, building neighborhood power and using it militantly, and generating conflicting viewpoints would seem to be essential in beginning a development effort when the negative forces of deprivation, injustice, and discrimination are so intense and complex; but one wonders whether permanent tension between neighborhood community and metropolitan community, with one neighborhood demanding consideration above others, would not in the long run only worsen and intensify the negative forces. (ref. to Alinsky's approach) p. 132

urb. ren.; self-help; hsing - local govt.: The fourth technique in this survey is Pittsburgh's neighborhood urban extension approach, built upon deep citizen involvement, and the modernization and utilization of metropolitan resources. (the author's approach) p. 133

hsing - pri. fin.; finan.: The principal tool used by ACTION-Housing to aid private builders is its Pittsburgh Development Fund, a revolving loan fund which provides seed money for the construction of private sales- and rental-housing for moderate-income families, as well as the stimulation of large-scale home modernization. p. 134

self-help: A staff man, the neighborhood extension worker, helps citizens begin to understand the complex problems, assists them in making plans, and helps them to get the vast resources of the metropolis extended into their neighborhood. p. 135

self-help; pol.: This approach (equal partnership in and responsibility for neighborhood redevelopment) is built on the principle that from participation in decision-making and organized action comes citizen responsibility. p. 135

self-help; pol.: Neighborhood urban extension seeks to create initiative in neighborhood people for revolutionary changes, and then to achieve these changes through self-help and cooperative links to the urban establishment. Needed services are planned for and sought with the neighborhood people working cooperatively but firmly with city government and other resources. When all else fails neighborhood urban extension uses militant action. p. 141

self-help: A key element in all approaches is this trained neighborhood professional. Probably no large urban effort can go far without his leadership. The tendency is to have more and more of such professionals recruited from the neighborhoods and trained on the job. (re: staff) p. 142

self-help; pol.; hum. res.: The new organization (ACTION-Housing, Pitts.) sought to do three things. First, find and develop a large number of neighborhood leaders; second, develop a strong, long-range plan; three, solve certain short-range problems right away. The philosophy of this program from the beginning was one of maximum self-help - people acquiring skills, acting for themselves and for their neighborhood, using their own efforts but also utilizing the governments, corporations, and organizations of the whole metropolis, and learning from the neighborhood extension worker. Through this broadened concept of self-help the organization has sought to build enlightened, responsible citizen-leaders able to work effectively with the private and public power of all Pittsburgh. p. 149

hum. res.; trans. neigh.: Three dozen people (Homewood-Brushton, Pitts.) serving on planning committees came to see that a neighborhood in decline for more than forty years, suffering from out-of-date houses and streets, from mixtures of stores, factories, and homes in the same blocks, from the tensions of racial panic and segregation, from all the urban pressures of our time, is not revived and made tranquil and handsome in a day - or a year. To find new life, they realized, a neighborhood must plan ahead for ten, twenty, or even thirty years. p. 153

rac. quotas: There would be revealed, also, a lack of decision on the question of restoring racial balance. There are many views on this: some feel a racial balance is desirable but first full attention must be given to renewal; some say it makes no difference, the important thing is an orderly, attractive neighborhood; and others oppose a balance since it would reduce housing available to Negroes. (Pitts.) p. 156

pol.: Neighborhood leaders have strong, direct contact with the school superintendent, city councilmen, the mayor, and other decision makers. They freely make criticism of the urban establishment. But the neighborhood probably also needs an independent political arm of the kind that elected Abner Mikva (Hyde Park-Kenwood repre.). (Homewood-Brushton, Pitts.) p. 156

urb. ren.: The stage is ready for drastic physical and social change. This change is made inevitable by the force now generated by the leadership mobilized, the relationships built between white and Negro neighborhood leaders, the sound long-range plan, the links with downtown agencies, the vigorous professional staff, and the aggressive renewal council organization. Emerging slowly out of the gray is a modern new Homewood-Brushton. p. 156

urb. ren.: The payment of full compensation - to cover intangible as well as tangible losses and to make possible no increased expense to the relocatee - seems only basic justice. p. 161

urb. ren.: The important matter is that the relocated family end up in good housing in a good neighborhood, and that it do so as a matter of right for hardship suffered on behalf of society, and not as a matter of charity. p. 161

urb. ren.; integ. neigh.: As urban development has gone forward since 1949, segregation by race has intensified within the city's neighborhoods and Negroes have not yet been able to move into the suburbs in any numbers. The relocation that has been part of urban development has definitely contributed to this apartheid pattern. A great opportunity has been missed here - and a greater one is still before us - to use relocation as a tool for promoting neighborhood integration. p. 163

pub. hsing; socioeco.: The twin tragedies of intensified segregation and urban ugliness merge in a monstrous mistake like Chicago's massive wall of Negro public housing which runs unbroken for five miles along the city's new Dan Ryan Expressway. Such ghettos are rigid class islands which break the metropolis apart, destroy its sense of community.

pub. hsing; design/ future: Public housing should be woven into existing neighborhoods, with one promising method being the purchase and modernizing of existing housing as is being done in Philadelphia. p. 164

urb. ren.: Expressways of magnificent size have crisscrossed through every metropolis but they do not always turn out to be in the right place. They often cut living areas apart, flood cars into small streets, block vistas, and produce new ugliness. p. 167

pol.; viol: The festering seriousness of these social problems has been forced into the open by the marches and picketing of the Negro war of protest, by rent strikes, and by the violence of the young who are out of work and out of patience with society. p. 167

integ. neigh.; Amer. princi.: Probably the greatest contribution the Church has to make to the renewal of metropolis and the development of virile neighborhoods is in helping to create and strengthen a sense of community - that fragile, intangible something that binds people of all races, incomes, and religions in an area together in respect, dedication, love, mutual aid, responsibility. p. 172

integ. neigh.; urb. ren.: Revitalization projects with the best long-range chance for success are proving to be those which unite all neighborhood forces - ...Some neighborhood development efforts have been weakened and drained of effectiveness by exclusiveness, prejudice, and antagonism. Church leadership can help prevent this. No matter who originally initiates a neighborhood renewal effort, the program becomes strong as it becomes a community effort shared in by all interests, open to all institutions and individuals, and cominated by none. p. 174

Amer. princi.; urb. ren.: It is the Church's responsibility, not to perform the work of development, but to arouse persons and institutions to do it. The place for the Church today is out in the streets, making its message relevant for urban man by knowing and understanding and dealing with the real problems of city and suburb. The Church has little meaning to man, and is little help to him, unless it understands the contemporary age and the human environment and needs that go with that age. It can only really do this by emersing itself completely in contemporary life, becoming part of it, living it. p. 174

urb. ren.: For the American university to help solve the special problems of this era of exploding urbanism is fully within the university tradition. p. 184

design/ future: Centers are being set up in the populous places around the state (Wisconsin) to provide instruction, research, and extension for the surrounding community, these centers being called "urban experiment stations," in the tradition of the agricultural experiment stations which in past times did so much to develop productive fertilizers, stronger breeds of cattle, and other improved farming methods. Working out of the new urban centers will be multidiscipline research-action teams for dealing with urban problems on a regional basis. p. 186

self-help: One of the most direct ways universities already have been helping urban neighborhoods is through assignment of students to do field work with neighborhood organizations. p. 186

hum. res.; urb. ren.: Wester Psychiatric Institute, affiliated with the University of Pittsburgh, has set up a permanent experimental clinic in Hazelwood-Glenwood. Through this clinic, studies are being made in community psychiatry, focusing on school dropouts and the effects of automation and race tension on urban citizens. In the process, Hazelwood-Glenwood has a powerful resource available for the clinic staff is furnishing some direct mental health services to neighborhood people. p. 187

urb. ren.: Ways universities can aid urban areas:
1....furnish well-educated graduates...sense of dedication, who can take on the multiplying planning and action jobs...
2....can loan specialized personnel and furnish consulting services for urban development efforts...
3....provide special education for action people...
4....do research to discover needed new techniques for solving many urban problems and taking advantage of many urban opportunities.
5....publications...include training manuals, how-to-do-it booklets on home improvement financing, reports on various kinds of urban research.
6....enter the direct-action arena with demonstration projects to show how a new technique can be used.

self-help; pol.: This (citizen) participation not only helps theddemocratic spirit grow, but strengthens the urban development effort. The citizen's knowledge of his own neighborhood, his interest in it, and his imagination can often produce useful information and ideas for the professional planners. Participation helps public projects to meet the real needs of people. It motivates citizens to spend time, money, and effort helping carry out projects, as when they modernize their own homes in a conservation project. And it builds political support for well-conceived projects. p. 194

pol.: Decision-makers, public and private, are often reluctant about sharing their powers. Citizens can force open opportunities for participation and the excitement of such conflict is often useful to arouse the general population to participate. p. 194

pol.: In the long run, however, more is probably accomplished when the top decision-makers in government, business, and private organizations are sympathetic to participation, understand it, and welcome it from the beginning. p. 194, 195

pol.; self-help; urb. ren.: Plans made without participation run two unnecessary risks: 1) they may not meet the real needs of people they are supposed to serve; and 2) even if they do meet real needs, they may generate political opposition and be delayed or destroyed. p. 195

pol.: Participation is being informed, being able to ask questions and get answers, being able to debate and discuss face-to-face with officials (whose technical competence must always be respected). It is careful examination of alternatives

and even the formulation of new ones. It is also the ability to accommodate and reach agreement, to give as well as take, to be positive as well as negative, to arrive at a consensus for the common good. p. 199

pol.; self-help: For citizens of a neighborhood to participate in urban development requires an organization and committees. It could not be otherwise in a complex society. But such groups must be free, independent, and constantly striking at real issues. They must have in them representatives of all legitimate neighborhood interests. They must not be afraid of controversy, or of applying strong pressure in support of their views. At the same time that they are fir, they must also be reasonable and fair in dealing with other groups, including public bodies. The aim should always be improvement of the urban community. p. 199, 200

self-help: One of his (neighborhood organizer) major goals is to help neighborhood leaders become wise, articulate operators, independent of himself. p. 201

pol.; hsing-fed. govt.; urb. ren.: The need for men to belong, to be engaged in decisions, to be masters of their own fate is reflected in the development operations of the federal government, now the most important partner of the metropolis. Before a city can receive federal urban renewal funds it must meet a workable program requirement that it have citizen participation in its urban renewal projects. p. 202

self-help: "In theory, the needs being filled are ones which will enable the recipient to become self-reliant, permitting the vicious cycle of dependency and helplessness to be broken. Yet, men with merchantable skills will not necessarily be able to or inclined to cope with the complex society in which they live, let alone participate effectively in the decision-making processes of that society. The mentality of despair, apathy, passivity, and the vulnerability to exploitation, harassment and manipulation will not automatically disappear because a vocational skill has been acquired. Indeed, reinforcement of those patterns may be the price which the customary donor-donee relationship exacts for the service or goods imparted. And this is perhaps the most serious cost of a service orientation: it neglects the poverty of the spirit in ministering to the needs of the flesh." (from Yale Law Journal, edgar and Jean Cahn) p. 203

self-help; pol.: Citizen participation accomplishes two things. First, it is a process through which people can develop many of their talents and become responsible members of their neighborhood community. Second, it is an action tool for the social, physical, and economic revitalization of the neighborhood and the metropolis. p. 203, 204

urb. ren.: In nearly every metropolis, urban renewal and the war on poverty are being put to work neighborhood by neighborhood because this is the way the metropolis is put together. It is at the neighborhood level that people themselves join in such programs and give them vitality. p. 207

design/ future: Residents of suburban neighborhoods are coming to realize that the tiny municipality of which they are a part has inadequate resources to respond well to the needs of people; that there must be associations of local governments, to meet some needs like water supply, refuse disposal, and public transit. Some of these larger needs of suburban neighborhoods are so complicated that perhaps only some form of metropolitan organization can provide the resources to meet them. p. 208

integ. neigh.; prej.: A sense of community is an ingredient which only truly exists when it extends among and between all people - Negro and white, slow and brilliant, poor and wealthy. Racial apartheid is the strongest force acting against a sense of community. It is a divisive force based on emotion and therefore powerful and difficult to counter.

It will be with us a long time; persistent and dedicated resistance, imaginative planning and action, sacrifice and courage are needed to eradicate it. p. 209

design/ future: The neighborhood has a strong role to play for man and metropolis. But it does not serve them if its interest in home ownership and local services is introverted into a kind of isolationism. The good modern neighborhood is a secure springboard, not a hermitage. The neighborhood serves well when it freely opens itself to the world beyond. If it tries to close itself in - whether it is a suburban neighborhood closing out Negroes or an inner-city ghetto closing out planners - it will in time face agony. p. 209

the principles on which this government was founded and to which Americans express devotion; the dilemmas which these same principles create when contrasted with actions.

The Resurgent Neighborhood: 6

BACKGROUND

history and analysis of various cities and the place of Negroes in these cities; assumptions on which studies are made; methods used for studies

The Demand for Housing in Racially Mixed Areas: 1, 2, 3

The Hidden Dimension: 1, 2, 3, 4, 5, 6

COMMUNICATION

means of communication with emphasis on communication between white and Negro communities, difficulties in establishing communication, fear of communication

The Hidden Dimension: 1, 2, 3, 5, 6

DESIGNS FOR FUTURE

views of planners and related specialists of what our world and cities will be like in the future, the best hopes, the worst predictions

The Hidden Dimension: 1, 2, 3, 4, 5

The Resurgent Neighborhood: 1, 6, 7, 8, 9

DISCRIMINATION IN PUBLIC SERVICES

differential treatment in public services (sewers, sidewalks, garbage pick-up) and transportation

<u>The Resurgent Neighborhood</u>: 1, 2, 3

ECONOMIC POTENTIAL

the buying or consumer potential of Negroes; the awareness of the Negro market by whites; this economic strength as lever for integration or other goals

The Demand for Housing in Racially Mixed Areas: 1, 4, 9

The Resurgent Neighborhood: 1

FINANCE

discrimination in lending; difficulties in obtaining financing for housing developments for Negroes or for integrated developments

<u>The Demand for Housing in Racially Mixed Areas</u>: 4, 5, 6, 8

<u>The Resurgent Neighborhood</u>: 4

HOUSING CONDITIONS

condition of housing occupied by Negroes in various cities

The Demand for Housing in Racially Mixed Areas: 1, 7

The Hidden Dimension: 1, 2, 3, 4, 5, 6

The Resurgent Neighborhood: 2

HOUSING DEVELOPMENT - PRIVATELY FINANCED

new construction for integrated or Negro occupants; difficulties involved in such construction; quality of housing created

The Resurgent Neighborhood: 2, 4

HOUSING - FEDERAL GOVERNMENT

position of the federal government and its agencies toward the expansion of housing for Negroes and of integrated housing; federal programs to increase housing supply

The Demand for Housing in Racially Mixed Areas: 5

The Resurgent Neighborhood: 8

position of local government toward the expansion of integrated housing and housing for Negroes.

<u>The Resurgent Neighborhood</u>: 3, 4

HOUSING - OWNERSHIP

difficulties in ownership faced by Negroes; number or percent of ownership; maintenance of property

<u>The Demand for Housing in Racially Mixed Areas</u>: 1,4 (first families), 9

HOUSING PREFERENCES

includes the type and style of house which might appeal to Negro home seekers; includes neighborhoods and their racial composition

The Demand for Housing in Racially Mixed Areas: 8

The Resurgent Neighborhood: 1

HOUSING - STATE GOVERNMENT

position of state government toward the expansion of integrated housing and housing for Negroes

The Resurgent Neighborhood: 3

HOUSING - TENANT

rented housing; disadvantaged in services, rent, availability because of race

The Demand for Housing in Racially Mixed Areas: 1

neighborhoods which appear to have a chance of remaining "mixed"

The Demand for Housing in Racially Mixed Areas: 1, 2, 3, 8, 9, 10

The Resurgent Neighborhood: 1, 2, 6, 8

POLITICAL EFFECTIVENESS AND FORCE

political pressure possible when minority groups organize; use of political power to obtain concessions in housing and other areas

<u>The Resurgent Neighborhood</u>: 1, 4, 5, 6, 7, 8

PREJUDICE

unreasoning, unquestioned prejudice

<u>The Demand for Housing in Racially Mixed Areas</u>: 2, 3, 5, 6, 9

<u>The Resurgent Neighborhood</u>: 1, 8

PROPERTY STANDARDS

the extent to which standards in property maintenance change with occupancy of neighborhood by Negroes

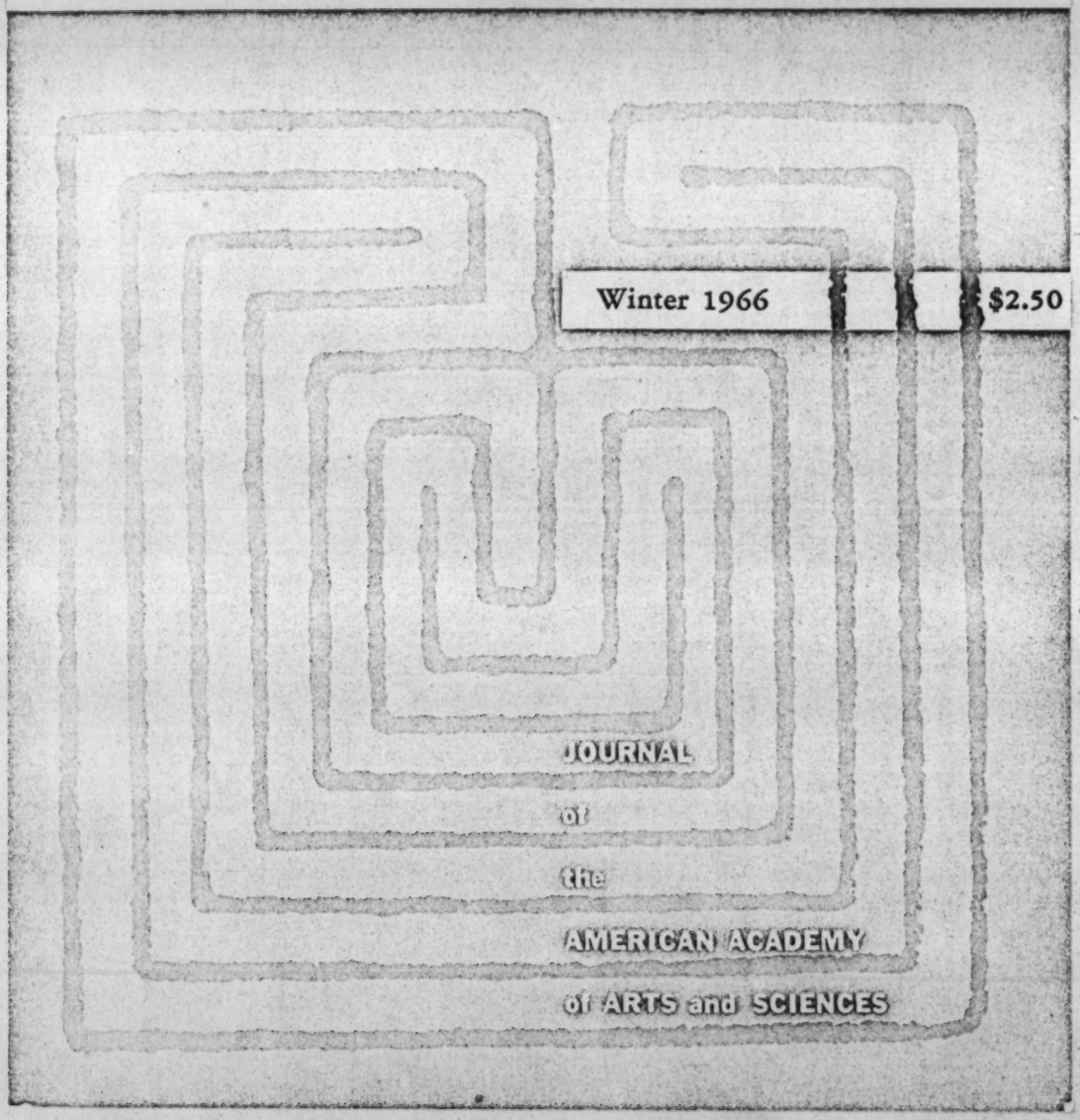
DÆDALUS

(2) HOUSING General

THE NEGRO AMERICAN—2

Charles Abrams
Kenneth B. Clark
Robert A. Dentler
G. Franklin Edwards
Erik H. Erikson
John H. Fischer
Eugene P. Foley
Eunice Grier
George Grier
Oscar Handlin
Lee Rainwater
Paul B. Sheatsley

Transcript of the American Academy Conference on the Negro American



BOARD OF EDITORS

Raymond Aron, John E. Burchard, Clarence Faust,
Karl von Frisch, Etienne Gilson, Gerald Holton, Clark Kerr,
R. M. MacIver, Archibald MacLeish, J. Robert Oppenheimer,
Paul B. Sears, Harlow Shapley, George Wald

Stephen R. Graubard, *Editor of the Academy and of* Dædalus
Geno A. Ballotti, *Managing Editor*
Stephanie D. Jones, *Manuscripts Editor*
Elizabeth W. Miller, *Assistant Editor*
Nancy W. Williamson, *Editorial Assistant*
Claire M. Bonvie, *Publications Assistant*

EDITORIAL OFFICE: *Dædalus*, the Journal of the American Academy of Arts and Sciences, 7 Linden Street, Harvard University, Cambridge, Massachusetts 02138. All communications to the Editor should be sent to that address.

SUBSCRIPTION OFFICE: American Academy of Arts and Sciences, 280 Newton Street, Brookline Station, Boston, Massachusetts 02146.

SUBSCRIPTIONS: *Dædalus* is published quarterly. Subscription rate in the United States, $6.50 a year; foreign, $7.00; single copies (regular current issues), $1.75 domestic, $2.00 foreign; for a back issue, add $0.25. For prices of special issues, see listings at back of this volume. Subscription orders should be sent to the Subscription Office.

Published by the American Academy of Arts and Sciences

Printed in the United States of America. Printing Office: 2901 Byrdhill Road, Richmond, Virginia

Library of Congress Catalog Card Number: 12-30299

Second-class postage paid at Richmond, Virginia, and at additional mailing offices

Copyright © 1966 by the American Academy of Arts and Sciences

DÆDALUS

Journal of the American Academy of Arts and Sciences

Contents

iii Preface to the Issue "The Negro American—2"

1 G. FRANKLIN EDWARDS
Community and Class Realities: The Ordeal of Change

24 JOHN H. FISCHER
Race and Reconciliation: The Role of the School

45 ROBERT A. DENTLER
Barriers to Northern School Desegregation

64 CHARLES ABRAMS
The Housing Problem and the Negro

77 EUNICE AND GEORGE GRIER
Equality and Beyond: Housing Segregation in the Great Society

107 EUGENE P. FOLEY
The Negro Businessman: In Search of a Tradition

145 ERIK H. ERIKSON
The Concept of Identity in Race Relations: Notes and Queries

172 LEE RAINWATER
Crucible of Identity: The Negro Lower-Class Family

217 PAUL B. SHEATSLEY
White Attitudes Toward the Negro

239 KENNETH B. CLARK
The Civil Rights Movement: Momentum and Organization

268 OSCAR HANDLIN
The Goals of Integration

NOTES FROM THE ACADEMY

287 Transcript of the American Academy Conference on the Negro American—May 14-15, 1965

443 Notes on Contributors

447 Recent Issues of *Dædalus*

WINTER 1966

ISSUED AS VOL. 95, NO. 1, OF THE PROCEEDINGS OF
THE AMERICAN ACADEMY OF ARTS AND SCIENCES

EUNICE AND GEORGE GRIER

Equality and Beyond: Housing Segregation in the Great Society

RIOTS, RACIAL protests, and rising waves of crime and violence in Los Angeles and other cities across the nation have focused attention upon a problem unique to America—and one which, if not dealt with decisively and soon, can wreak wholesale destruction upon the objectives of the "Great Society." The point at issue is the increasing dominance of Negro ghettos, with all their human problems, at the heart of the nation's metropolitan areas. While racial segregation is by no means new to this country, in recent years it has assumed new dimensions. And the long-smoldering difficulties and disillusionments of a suppressed Negro population have simultaneously taken on new and frightening forms of expression.

The newly emergent pattern of segregation is as simple to describe as it is ominous in its implications. Since the end of World War II, Negroes have rapidly been replacing whites as the dominant population of our greatest cities. Meanwhile, the vast new suburbs growing up around these same urban centers—sharing most of the same problems and feeding upon a common economic base, but separated from the cities politically—have become the residence of an almost exclusively white population. Too many of the suburbanites disavow any concern or responsibility for the cities they have left behind.[1]

Yet the ghettos will not be ignored. To the degree that human problems—economic, social, educational, health—are concentrated in the ghetto, they become self-reinforcing. Exploitation flourishes, since "captive" markets can be forced to pay exorbitant prices for inferior merchandise and services, and continuing Negro population growth presses inexorably upon an inadequate and overage supply of housing. Discouragement and bitterness are the natural

expressions. As the Negro ghettos have grown in size, these symptoms of the deeper disease have sometimes reached epidemic proportions.

Unless drastic measures are taken, the ghettos and their problems will continue to grow. They contain within themselves the seeds of their own further expansion. The present urban nonwhite concentrations result only in part from the recent migration of Negroes out of Southern rural areas. They are also the product of natural increase (the excess of births over deaths) among populations already in residence. As a result, even if migration were to cease tomorrow, the ghettos would continue to grow. During the next few years, this trend will be rapid as the postwar "baby boom" reaches maturity and has its own offspring. With this expansion are likely to come greater pressures of people upon available space, and probably more damaging racial explosions.

Today there are very few major cities where Negroes do not constitute a significantly greater proportion than the roughly one-tenth they average across the nation as a whole. In virtually every city they are increasing rapidly. During the 1950's alone, Negro populations increased in New York City by 46 per cent; in Philadelphia by 41 per cent; in Washington, D. C., by 47 per cent; in Los Angeles by 96 per cent.[2]

One consequence of this growth pattern is that Washington has become the first important city to have a Negro majority. But it almost certainly is not the last. Baltimore and New Orleans are likely to join Washington by 1970 at the latest; Cleveland, Detroit, Philadelphia, and St. Louis before 1980.

Insight into both the nature and the causes of racial change in America's urban areas can be gained from the example of Washington, D. C. Since 1920, the metropolitan population of Washington (encompassing both the central city and its suburbs in neighboring Maryland and Virginia) has grown more than threefold, from less than 600,000 to over two million. Meanwhile, the proportion of Negroes in that population has remained essentially constant at roughly one-fourth of the total. In other words, Negroes have both migrated to and multiplied within *metropolitan* Washington at roughly the same over-all rate as whites.

Yet within the central city of Washington, D. C. (which now contains only about one-third of the total metropolitan population) Negroes have increased from one-fourth of the total to well over one-half, since virtually all the Negro increase has gone to the city.

At the same time, the proportion of Negroes in the suburbs has declined from 25 to only 6 per cent as an almost exclusively white outflux has overwhelmed long-existing suburban Negro enclaves.[3]

Rapid Negro increases have been almost universal in cities of large and medium population alike. But in proportional terms, the change has often been greater in the middle-sized cities. Syracuse, Rochester, New Haven, San Diego, and Fort Worth all saw their Negro populations approximately double during the 1950's. Thus these cities can no longer look with smug superiority upon a few urban giants marked by the blight and disorder of Negro ghettos. By the same token, Rochester, New York, and Springfield, Massachusetts recently achieved the headlines through racial disturbances.

Not all the predominantly Negro portions of today's cities are decaying, crime-ridden, potentially explosive slums, however. The movement of white families to the suburbs has recently opened up a number of highly desirable living areas for the small minority of Negroes who can afford them. Some of the finest residential sections of cities like Washington and Philadelphia—once predominantly white—now are interracial or heavily Negro. Their physical character and general flavor have changed little. Imposing stone and brick homes still stand on immaculately maintained lawns. Only the color of the occupants is different.

Yet these too are *Negro* neighborhoods, and—like the sprawling all-white subdivisions surrounding the cities or like the less desirable central districts where most Negroes are allowed to live—they betoken the growing segregation which is splitting our metropolitan areas into two huge enclaves, each the territory of a single race. Their continued social and physical stability, furthermore, is threatened by many of the same pressures of population increase and exploitation which beset the Negro slums. Segregation itself may not be new, but never before has it manifested itself on such a giant and destructive scale.

The Growth of Residential Segregation

How did this change occur so swiftly and so massively? Discrimination and prejudice are certainly among the causes, but they are not the only ones. America cannot escape responsibility for the many decades in which the rights of its Negro citizens were denied. Nonetheless, the present situation cannot be fully understood, nor can

solutions to its perplexing aspects be found, without recognizing that it was produced and is maintained in significant part by forces that are both broader than and different from racial discrimination.

The background to all that has happened lies in certain facts concerning the rapid urbanization of America's people—facts racially neutral in themselves, but having profound racial effects. As the nation has grown more populous, its inhabitants have located increasingly within metropolitan centers. A century ago Americans numbered 31 million, about one-fifth of whom lived in urban areas. By 1920 the total population had risen to 106 million, and the urban proportion had grown to one-half—a ninefold jump in absolute numbers (from about 6 million to 54 million) in only sixty years.

After World War II, population growth accelerated sharply. The largest ten-year increase in the nation's history took place between 1950 and 1960. During that decade 28 million new citizens were added, a total nearly equal to the entire population of a century ago. About 85 per cent of this increase occurred within 212 metropolitan areas, making about two-thirds of the nation's people urban today.

In addition to increase through births and immigration during these fruitful years, the cities gained also from large-scale population movements from the center of the country toward its boundaries (especially to the seacoasts and Great Lakes region) and from the South to the North. These streams of people, most experts agree, were both "pulled" toward the cities by job opportunities and other urban attractions (especially in the coastal areas) and "pushed" out of the rural areas by shrinking labor needs, especially in the depressed portions of the agricultural South. Negroes and whites shared in the migration—Negroes to a somewhat, but not drastically, greater degree in proportion to their share of the total population.

Migration to the cities helps explain why, after World War II, the nation turned to its suburbs in order to satisfy housing needs which had been accumulating during almost two decades of economic depression and world conflict. The previous growth of the cities had used up most of the land suitable for development within their boundaries. Yet the people had to be housed somewhere, and swiftly. The easiest place, requiring no costly and time-consuming demolition of existing buildings, was the suburbs.

How should the suburbs be developed? In answering this ques-

tion certain key public policy decisions—involving racial implications which were probably neither foreseen nor intended—joined with private actions to help produce the present situation. Primary among these was the critical decision to allow the private-enterprise system to meet the housing shortage on its own terms. Most of the government mechanisms mobilized to aid in the task, especially the mortgage guarantee provisions of the Federal Housing Administration and the Veterans Administration, served to support and encourage the efforts of private enterprise.[4]

Such a decision was completely in accord with America's social philosophy and economic structure. And, in light of the inherent dynamism of the private-enterprise system, it is not surprising that the home-building industry was able to provide usable physical shelter. Indeed, this success can be counted as one of the major achievements of a nation which has never been satisfied with small accomplishments. Almost every year following World War II more than one million dwelling units were constructed and occupied, a figure which is double the rate at which new families were formed. And, despite rapid population growth during the fifties, the 1960 Census showed that Americans were far better housed than ever before. Overcrowding and "doubling up" (two or more families in one dwelling) had been considerably reduced. So had dilapidated and otherwise substandard housing. To a greater or lesser degree, the entire population benefited from this widespread improvement—even Negroes, though they continued to be less adequately housed than whites.[5]

Nonetheless, the decision to let private enterprise satisfy the housing need carried with it unfortunate consequences for future residential patterns. It meant that the great majority of the new postwar suburban housing was built for those who could afford to pay the full economic price. Thus the basic mechanisms of the private enterprise system, successful as they were in meeting overall housing needs, selectively operated to reinforce existing trends which concentrated low-income families in the cities. At the same time, they encouraged the centrifugal movement of those who were more wealthy to the outskirts of the cities.

Most Negro families were among those with low incomes, the result of generations of discrimination in employment and education. Quite apart from direct racial discrimination, in which the private housing industry also indulged whenever it felt necessary, economics posed a giant barrier to the free dispersal of the growing

Negro populations. The findings of a market analysis conducted by Chester Rapkin and others at the University of Pennsylvania's Institute for Urban Studies at the peak of the postwar housing boom in the mid-1950's were quite typical. At that time, only 0.5 per cent of all dwellings costing $12,000 or more in Philadelphia had been purchased by Negroes—a fact which the authors laid mainly to economic incapacity. This was about the minimum cost of a modest new house in Philadelphia's suburbs.[6]

But this is only part of the story. Federal policies and practices in housing reinforced and increased the separation between the "Negro" cities and the white suburbs. In part, this was intentional. From 1935 to 1950—a period in which about 15 million new dwellings were constructed—the power of the national government was explicitly used to prevent integrated housing. Federal policies were based upon the premise that economic and social stability could best be achieved through keeping neighborhood populations as homogeneous as possible. Thus, the *Underwriting Manual* of the Federal Housing Administration (oldest and largest of the federal housing agencies, established by the Housing Act of 1934) warned that "if a neighborhood is to retain stability, it is necessary that properties shall continue to be occupied by the same social and racial group." It advised appraisers to lower their valuation of properties in mixed neighborhoods, "often to the point of rejection." FHA actually drove out of business some developers who insisted upon open policies.[7]

More recently, a number of studies by competent real-estate economists have thrown serious doubt upon the thesis that Negro entry lowers property values. Laurenti, in his thorough analysis entitled *Property Values and Race,* found that prices *rose* in 44 per cent of those areas which Negroes entered, were unchanged in another 41 per cent, and declined in only 15 per cent. These were long-term trends, and they were measured *relative* to trends in carefully-matched neighborhoods which remained all white—thus obviating any possibly misleading effects of generally rising prices.[8]

Surveying the literature, Laurenti noted similar results from other studies in various cities extending back as far as 1930. But erroneous though the allegation of nonwhite destruction of property values may have been, it nonetheless provided "justification" for widespread discriminatory practices, as well as active encouragement of private discrimination, by agencies of the federal government during a

period of critical importance in determining present residential patterns.

However, discrimination *per se* was only a small factor in the impact of federal policies and practices upon racial patterns during this crucial period. Much more important were more basic aspects of the structure and functioning of federal housing programs. Three major programs have dominated the field. The largest and most significant has been the Federal Housing Administration's mortgage insurance program, with its post-World War II counterpart for veterans, the Veterans Administration's loan guarantee program. Both granted their benefits chiefly to the "modal" family recently embarked upon married life, with children already born or on the way, and willing to commit itself to the responsibilities of home ownership with a mortgage. For such families, down-payment requirements were minimal, repayment periods lengthy, and credit restrictions lenient. A certain minimum of present earnings and good prospects for future income were paramount, as well as some evidence of faithful repayment of past obligations. Households which did not fit these criteria—smaller families, older couples, single persons, people with low or precarious earnings, families who sought dwellings for rent rather than for sale, even families dependent upon the wife's employment for an adequate income—all were required to satisfy their needs chiefly through the older housing left vacant by people moving to new homes in the suburbs.

Prominent among those left behind, of course, were Negroes. The federal programs permitted them to "inherit" the cities, along with an assortment of whites who did not meet the conditions for access to the new suburbs: the old, the poor, the physically and mentally handicapped, the single and divorced, together with some persons of wealth and influence who preferred the convenience of living in the central city. The significance of the housing programs for residential patterns, however, lay also in their tendency to pull young and upwardly mobile white families away from the cities and out toward the suburbs.

It may be that a large number of these families, given free choice, would have preferred to remain within the cities, close to work and to older relatives. But the FHA and VA programs generally did not provide nearly so liberal terms on the mortgages of older homes in the cities. Down payments were usually larger; repayment periods shorter; monthly payments higher. For most young

families, therefore, the suburbs were the only practical areas in which to solve their housing needs. In this way, the FHA and VA programs, essentially independent of any direct racial bias in their decisions on applications, enhanced the tendency toward white dominance in the suburbs.

The second of the federal government's major housing programs is subsidized low-income public housing, administered by the Public Housing Administration through local housing authorities. Its criteria for admission are based upon *maximum* rather than minimum income levels. Under these conditions relatively small numbers of whites can qualify because their earnings exceed the required standard. In many areas, even where conscious efforts are made to attract an interracial clientele, the great majority of residents are Negro. In further contrast to the FHA and VA programs, most public housing projects have been constructed in the central cities rather than in the suburbs—since one of their objectives is to reduce the incidence of blighted housing.

The differences between the two programs thus reinforce each other in their effects upon patterns of residence. While the FHA and VA have helped promote white dominance in the suburbs, public housing has helped enhance Negro dominance in the cities.

The third of the major federal housing programs is urban renewal. Established by the Housing Act of 1949, its chief goal is to combat physical decay in the central cities. In a sense, urban renewal has worked against FHA and VA programs, since, among other things, it attempts to draw back to the cities the more prosperous of the families who have left it. Until recently, the renewal program has usually cleared off blighted sections and replaced them with housing units priced in the middle- to upper-income brackets. Most often, as might be expected, the occupants of the site before renewal have been low-income members of a racial minority. They have been displaced by housing which, for economic reasons alone, was available mainly to whites and to very few Negroes. Some civil rights groups therefore have dubbed urban renewal "Negro removal."[9]

Renewal agencies are required by law to relocate displaced families into "decent, safe and sanitary" housing. Relocation procedures have recently received a great deal of criticism throughout the nation. Whether or not all of it is valid, it is an undeniable fact that most relocatees move only a short distance from their former homes. One study found, for example, that two-thirds of them relo-

cated within a radius of twelve city blocks. As a result, displaced low-income minorities ring the renewal site.

Sometimes this movement appears to set off a chain reaction. Whites in the neighborhoods to which the displacees move take up residence elsewhere—as do some of the more secure Negroes. The ultimate effect too often is to touch off spreading waves of racial change, which in the end only produce a broader extension of segregated living patterns. Thus, if the FHA, VA, and public housing programs have helped produce metropolitan areas which increasingly resemble black bullseyes with white outer rings, urban renewal has too often created small white or largely white areas in the center of the bullseyes—simultaneously causing the black ghettos to expand outward even further.

Combined with rapid population growth in the metropolitan areas, the interacting effects of federal policies and practices in the postwar era did much to produce the present segregated patterns. But they were not the only factors. Clear discrimination by private individuals and groups—including the mortgage, real-estate, and home-building industries—has also played its part. The activities of the "blockbuster" provide a good focus for examining the way this works.

The *modus operandi* of the blockbuster is to turn over whole blocks of homes from white to Negro occupancy—the quicker the better for his own profits, if not for neighborhood stability. Once one Negro family has entered a block, the speculator preys on the racial fears and prejudices of the whites in order to purchase their homes at prices as low as possible—often considerably below fair market value. He then plays upon the pent-up housing needs of Negroes and resells the same houses at prices often well *above* their value in a free market situation. Often he makes a profit of several thousand dollars within a period of a few days. Studies have indicated that skillful blockbusters frequently double their investments in a brief interval. They can do this only because tight residential restrictions have "dammed up" the Negro need for housing to such a point that its sudden release can change the racial composition of a neighborhood within a matter of weeks or months. Apart from the damage done to both sellers and buyers and to the structure of the neighborhoods themselves, blockbusters have a far wider negative impact. By funneling Negro housing demand into limited sections of the city (usually around the edges of the Negro slums, since these neighborhoods are easier to throw into panic), the

blockbusters relieve much of the pressure which might otherwise have encouraged the dispersion of Negroes throughout the metropolitan areas.[10]

Technically speaking, blockbusters represent an unscrupulous minority of the real estate industry—"outlaws" in a moral if not a legal sense. However, their activities would not prove profitable if racial restrictions on place of residence were not accepted and enforced by the large majority of builders, brokers, and lenders, backed by the supporting opinion of large segments of the white public.

By restraining the Negro market and permitting its housing needs to be satisfied only on a waiting-list basis, "reputable" members of the banking and housing industries have helped perpetuate the conditions under which their less-scrupulous colleagues can flourish. For reasons they consider entirely justifiable, they guard assiduously against the entry of Negroes into white areas. In recent testimony before the Commissioners of the District of Columbia, the President of the Mortgage Bankers Association of Metropolitan Washington stated bluntly that "applications from minority groups are not generally considered in areas that are not recognized as being racially mixed." A study by the Chicago Commission on Human Relations found that such a policy was pursued by almost all lending sources in that city. Voluminous evidence from both social research surveys and testimony before legislative and executive bodies indicates that the same is true of most real-estate boards in cities throughout the country.

Supporting this activity is the subjective equivalent of the ostensibly objective economic argument that underlay federal housing policy for years: the belief in neighborhood homogeneity—that is, neighborhood exclusiveness. The general attitude of much of the public (or the most vocal) has been that neighborhoods were better off when the people within them all belonged to the same broad socioeconomic groups and had the same ethnic or racial origins. In practice, of course, this commitment to neighborhood homogeneity has tended to exclude individuals who fell below a certain status level, not those who were above it. The latter, however, usually have "excluded" themselves in neighborhoods restricted to occupants of their own status.

After 1948, when the Supreme Court ruled that racial and religious covenants were unenforceable in the courts, minority groups began to find it somewhat less difficult to obtain access to neighborhoods on the basis of financial status and preference. Still, neigh-

borhood exclusiveness remained a commonly accepted value, widely enforced by the real-estate, home-building, and lending industries. It served as the final factor in the constellation which created the nation's new patterns of residential segregation.

The Shape of the Future

The future shape of metropolitan areas, in racial terms, is outlined clearly in population statistics. The growth of segregated patterns has attained a momentum that now tends to be self-sustaining. Most of the young white families who will provide the future increase in white population have moved outside the city limits. In Washington, D. C., for example, half of the remaining white population (children included) are over the age of forty. Even among the young adults, a disproportionate number are single.[11]

On the other hand, the central cities continue to be the place of residence of Negroes of all ages, including the young couples and teenagers approaching maturity who provide the potential for future population growth. Left to themselves, these population patterns can have no other effect than to swell the ghettos and further exacerbate the color dichotomy between cities and suburbs.

What steps would be necessary to halt or reverse these trends? The magnitude of the effort required is suggested by statistics computed by George Schermer for the Philadelphia metropolitan area. Schermer has estimated that merely to prevent the current areas of Negro concentration from expanding further would require an annual outflux of 6,000 Negro households. To *reverse* the trend and to disperse the Negro population evenly throughout the metropolis by the year 2000 would require the entry of 9,700 Negro households *annually* into currently white districts and the counter-movement of 3,700 white families into areas now Negro. No comparable shift of populations is presently occurring in Philadelphia or in any other metropolis. And, each year that the ghettos continue to expand, these figures grow progressively larger.[12]

The Costs of Segregation

Today's wide-scale patterns of segregation, and the prospect of their further expansion, have several extremely important consequences for the nation as a whole. One of the most dramatic of the current ramifications is the fact that the problems long associ-

ated with the Negro ghetto because of generations of discrimination —educational deficiencies, high rates of illness and social disorders, low employment rates, and predominantly low incomes even among those who are employed—all press with increasing force upon the cities as the ghettos continue to grow. At the same time, the financial and leadership resources of the cities have been severely depleted by the middle-class white movement to the suburbs. As a separate political entity, the city has, with growing force, been deprived by the expanding rings of suburbia of the resources it needs to set its house in order.

The newly emergent residential patterns have thus transformed segregation from a parochial concern largely confined to the South (though posing a moral dilemma for the entire nation) into the hardest kind of practical economic problem affecting all the urban centers of America.[13]

But the problem no longer stops at the city line. Today, segregation increasingly threatens the rational planning and development of entire metropolitan areas—a consequence of profound significance in light of continued population growth and the scarcity of urban land, which make it essential that future generations be housed in a less haphazard fashion.

In recent years choice land on the periphery of the larger cities has been devoured at a ferocious rate. In metropolitan Philadelphia, for example, while the population of the "urbanized" or heavily built up area grew by 24 per cent during the 1950's, its geographic spread doubled. This reckless consumption of land cannot continue much longer. Municipalities are already grappling in various ways with the challenge of making more efficient use of the land which is still within feasible commuting distance. The aim of their plans is to keep the metropolitan areas fit places in which to live, with a satisfactory balance of the various elements that together constitute an adequate human environment: homes, commercial and cultural centers, adequate transit facilities, industries, parks, and other necessities and amenities.

In metropolitan Washington, regional planning agencies recently devised a "Plan for the Year 2000." This plan is essentially a general set of principles for meeting the needs of a population that is expected to grow to more than twice its present size before the end of the century. The plan suggests that future growth be channeled along six radial "corridors" extending outward in star fashion from the central city. Highways and transit lines would run along-

side the corridors; centers of commerce and various service areas would be located at appropriate intervals. To preserve as much as possible of the green countryside, parks and open recreation areas would be placed between the corridors.

The plan, however, fails to take into account one vital consideration: the effect of race. If the movement of the city's population continues in its present directions, three of the planned corridors will be heavily Negro. They will have their central origins in neighborhoods which currently are Negro and which already are expanding outward in the directions proposed by the plan. The other three corridors will be almost exclusively white, since they originate in the only white residential areas that remain within the city. Thus segregation will be extended for an indefinite period into the new suburbs. If, on the other hand, Negro expansion is cut off along the three corridors which are presently "open," the future population growth will be forced back into the city, thereby intensifying dangerous pressures which already exist.[14]

Still another instance of the way racial segregation thwarts planning can be found in the emerging new towns which, in some parts of the country, at least, may soon begin to offer an alternative to the previous norm of suburban sprawl. These new communities—of which Reston, Virginia, and Columbia, Maryland, both already underway, are two important examples—will be planned and built from the outset as complete urban complexes, with a full panoply of shopping, employment, and recreational facilities. The most comprehensive of the new towns will also contain a wide selection of housing, ranging from bachelor apartments to large single houses, so that the residents will be able to satisfy their changing needs without moving from the community. Over-all population densities in these new communities will be considerably higher than in the dormitory suburbs of the recent past. Yet, through imaginative planning, they can offer their residents an even greater sense of spaciousness and privacy.

Already popular in Europe and Great Britain, the new town concept offers important advantages over the formlessness that characterizes America's postwar suburban development—advantages that accrue not merely to the residents of the towns but to the entire nation. The new towns offer a way of comfortably accommodating population growth while conserving irreplaceable green space. The proliferation of multi-million dollar superhighways can be slowed down. Pollution of the air by exhaust fumes will be re-

duced. Speedy, economical mass transit systems, now virtually unfeasible in many areas because of the low density and wide geographic spread of suburban growth, will become practical once more. There will even be substantial savings in taxes for municipal services, as well as in utility and commuting costs.

But the new towns, despite the hopeful prospect they represent, also confront the ever-present specter of race. To be successful in realizing their diversified goals, the towns will require a large number of service workers—including manual laborers, domestics, custodians, and sales people, to mention only a few categories. Today, the only significant reservoir of labor available for many of these occupations is the Negro population. Furthermore, civil rights laws now require equal access by all citizens to employment opportunities. Yet, in most instances, the new towns will be located too far from the central cities for easy and economical commuting. Thus, in all likelihood, the workers will have to be housed in the towns themselves.

But on what basis? Will the new towns contain, from the outset, pre-planned ghettos? If not, how is integration to be accomplished, given the differential income levels of the people involved and the many problems connected with providing low-cost housing under private auspices? Even if this last obstacle is overcome—as might be possible if Congress implements new and imaginative forms of governmental aid and subsidy—will white Americans long conditioned with the encouragement of their own government to rigid spatial separation, not only of races but of economic groups, accept any other arrangement?

If, on the other hand, the new towns do not offer accommodations to families of low income, what will happen as they draw away more and more of the cities' remaining affluent residents, while providing no comparable outlet for their growing low-income populations? Will vast new towns then be planned especially for the low income populations, thus extending patterns of racial segregation upon a scale even now unknown? Or will the cities merely be expected to absorb the population increase indefinitely?

Within some cities, the low income housing needs are already reaching crisis proportions. In Washington, D. C., for example, public attention has recently been focused on the problem through widespread civic protests. With virtually no vacant land remaining, and with a population which has grown since 1960 both in total numbers and in the proportion of low-income Negroes, Washington

now faces a perplexing dilemma indeed. Virtually every improvement of any magnitude in its physical structure, whether publicly or privately sponsored, further reduces an already inadequate low income housing supply.

Development of expressways to relieve traffic congestion has been threatened as a result. Even code enforcement aimed at improving housing conditions is endangered because it often results in evicting poor families with no place else to live. Yet private construction, stimulated by Washington's booming economy and unhampered by considerations that often affect public action, is proceeding apace. Almost all centrally located homes which are privately renewed for occupancy by middle-class families, and many of the sumptuous new apartment houses and office buildings as well, gain their valuable land by removing additional units from the low income housing supply. Some Washington observers are wondering how much longer this process can continue without triggering racial outbreaks similar to those which have already disfigured other major cities.

The complex issues which surround land development, both present and future, constitute only one of the concerns made increasingly problematical by the city-suburban racial split. Paradoxically, it presents obstacles also to current major attempts to aid minority groups in escaping from poverty and deprivation.

A good case in point is the multiple efforts to upgrade Northern public schools in a state of *de facto* segregation. For the most part, these schools are desegregated in principle, but because of surrounding residential patterns have become segregated in practice. A considerable amount of this segregation, it should be realized, occurred during the fifties as a direct result of population shifts. At the time of the Supreme Court decision barring school segregation, Washington, D. C., which is located among the border states, had a completely segregated educational system. Once the decision was announced, the city immediately desegregated. Yet only a decade later, because of intervening population shifts, the school system once again is almost entirely segregated. "Resegregation" is the term some concerned local citizens have coined for this disturbing phenomenon.

De facto segregation tends to create poor, inadequately serviced schools. The concentration of culturally disadvantaged Negro children makes it difficult to provide the intensive programs they need to reach an equal footing with their white contemporaries. In racially

mixed schools, their deficiencies are leavened through contact with children more fortunate in background and home environment. One attempted solution has been to bus Negro children to better schools which are underutilized and for the most part are predominantly white. But this approach has met with strenuous resistance from many of the parents (including some Negroes) whose children attend the better schools. Some officials fear that continued busing in the face of such protests would cause even more middle-class whites to leave the cities and thus make the situation even worse in the long run.[15]

The whole problem is exacerbated by the fact that most heavily Negro schools are located in the older and more depressed neighborhoods of the city. Both the schools and their surroundings are often in physical and social decay. Thus, in addition to everything else, it becomes difficult to attract or keep good teachers.

But the nation quite rightly, although belatedly, has committed itself to providing equal educational opportunities for all its citizens. In the face of *de facto* segregation, it is now trying to meet that commitment by a huge complex of experimental programs costing millions of dollars. If the programs are successful, their extension to all those who need them will ultimately mean the spending of many more billions. But aside from the question of money, the nation currently confronts the much more difficult question of whether the programs can in fact work, given the complex of environmental obstacles which exist.

Most of the dilemmas and problems posed by residential segregation in the United States are brought into focus by the current war against poverty. Can poverty among Negroes ever be eliminated while rigid segregation increases within the metropolitan centers? On the other hand, can the metropolitan areas ever be desegregated as long as the majority of Negroes remain poor? As segregation continues to grow and Negroes reach numerical predominance in more and more urban centers, will not the cities which house the majority of the nation's industrial and commercial life find themselves less and less able to cope with their problems, financially and in every other way? What then will be the answer for the metropolitan complexes where two-thirds of America's population currently reside and where as much as 85 per cent of the nation may live by the year 2000?

Aside from these large and basic questions of public policy and social change, residential segregation causes havoc on a more per-

sonal and individual level. And the personal damage is not to Negroes alone. Many of the neighborhoods newly entered by Negroes since World War II have been occupied by middle-aged and retired white families who often look upon their current homes as being their last—and whose emotional attachment to both house and neighborhood is based upon ties of familiarity and friendship built up over many years. These occupants feel deeply threatened by the entrance of a Negro family. The result often is mental stress, misery, and loneliness, as well as a sense of overwhelming personal loss at being "forced" to leave a home and neighborhood one had grown to love.[16]

The effects of precipitate change are particularly sad in ethnic neighborhoods where much of the community's life has centered around a house of worship and where neighbors often include kinfolk as well as friends. In such cases, the change is harmful not only to individual families but to institutions and social organizations that can rarely survive transfer to another location. Constant change is normal, of course, and neighborhood institutions should adapt constructively to it and help their members to adjust. Nevertheless, many institutions are unprepared, and the rapidity of racial change often gives them little opportunity to catch up with their responsibilities.

In all these ways, then, residential segregation is or has become central to major domestic problems of the nation. There is no way to determine the ultimate sum of its costs. It ranges into so many areas that it may accurately be designated the key question of our national life in the 1960's.

The Upsurge of Civic Concern

Over the past decade and a half, as the situation has worsened, the significance of residential segregation has steadily been pushing itself into the forefront of the national consciousness. As public comprehension has grown, one response has been a groundswell of concern and action on both public and private levels. This development cannot be overvalued. It is a change of almost revolutionary proportions, a change that has been accomplished not through violence or political disorder but through the constitutional mechanisms of the government and through the exercise of individual freedoms that form the basis of American society. Yet, this counteraction, despite its importance, is in itself presently insufficient for the task

at hand. The best way to indicate both the limitations of the current activity and the general direction in which the country must now move is to outline the various ways in which mounting public concern has expressed itself.

Between 1950 and today, the federal government has completely reversed its racial policy, moving from official sanction of segregation to a Presidential order that prohibits discrimination in any housing receiving federal assistance. The first official impetus for this change came in 1948, when the Supreme Court ruled that restrictive racial covenants were legally unenforceable. At first the Federal Housing Administration declared that the decision was inapplicable to its operation. Finally, late in 1949, it removed the model covenant and all references to neighborhood homogeneity from its manual and declared that after February 1950 it no longer would insure mortgages having restrictive covenants. The Veterans Administration and the Urban Renewal Administration both issued similar statements.

Further changes ensued. By 1960, they included the following: both the FHA and VA had ruled that the insured property they acquired (usually under foreclosure proceedings) would be made available to all buyers or renters, regardless of race, creed, or color; the administrative head of the FHA had instructed local offices to take "active steps to encourage the development of demonstrations in open occupancy projects in suitably located key areas"; both the FHA and VA had signed a series of formal agreements of cooperation with state and local agencies responsible for enforcing laws and ordinances against housing discrimination; the government had dropped a system of racial quotas in housing built for persons displaced by urban renewal; and it also had banned discrimination in a special loan program to assist the elderly in their housing needs.

These regulations and directives clearly represent a large stride forward from the directly discriminatory policies pursued before 1950. Yet their practical effect on the rigid patterns of segregation that had developed over the years was very small. In 1962, federal reports revealed that nearly 80 per cent of all public housing projects receiving a federal subsidy were occupied by only one race. Segregated projects were located as far North as Scranton, Pennsylvania, and Plattsburgh, New York—and, as might be expected, in practically every locality in the South. The vast majority of new suburban housing backed by FHA and VA mortgage guaran-

tees was occupied exclusively by white families. A scattering of developments built on urban renewal sites were made available to both Negroes and whites; but they were limited mainly to the largest cities of the North and West and generally priced at or close to luxury levels. Where integration existed, it was largely the result of state and local laws rather than national directives. Only seldom, however, were these laws adequately enforced.[17]

Nonetheless, by 1962, partly because of the ineffectiveness of previous changes, it had become clear that the broad problems of discrimination and segregation were too interwoven to be solved with piecemeal changes in federal policy. The first step toward a more comprehensive approach came on November 20, 1962, when the late President Kennedy issued an Executive Order barring discrimination in all housing receiving federal aid after that date. At the end of April 1964, it was estimated that 932,000 units of housing had come under the directives of the Order. In June 1964, it was estimated that between 12 and 20 per cent of all new residential construction was covered.

But the segregation that had developed in previous years still remained. Charles Abrams summed up both the limitations and the value of the Executive Order shortly after it was issued in the following way:

> The Executive Order will . . . touch only a small fraction of the housing market. If any real gains are to be made, its coverage must be widened or more individual state laws laboriously sought. The President's Order is no more than a small first federal step toward breaking the bottleneck in housing discrimination.
>
> Nevertheless, its importance cannot be discounted. First steps in civil rights legislation have often led to second steps when the will to move ahead has been present.[18]

The federal government has also made special, though limited, efforts to mitigate the unintended racial effects of its housing programs. Housing legislation gave the FHA, in cooperation with the Federal National Mortgage Association, the right to issue insured loans from government funds at below-market interest rates for housing to be occupied by families with incomes too low to acquire new homes in the private market. This indirect form of subsidy was intended in part to reach a larger number of Negro families. Urban renewal programs have begun to pay more attention to relocation procedures and to stress rehabilitation of existing dwellings rather

than total clearance. In some cities, Community Renewal Programs aided with federal funds are attempting to develop comprehensive plans for housing all groups in the population. In the public housing program, where Negroes predominate, federal action has paradoxically been least decisive. Still, many local authorities have tried to promote racial balance in their projects, and some have been experimenting with various types of nonproject housing scattered throughout the community.

But the fundamental orientations of the federal programs remain today—as do the deeply entrenched consequences of their operation throughout the peak years of the post-World War II housing boom. It will take more than piecemeal efforts to shatter such a solid foundation for the continued growth of segregated living patterns.

While the federal government was moving toward its policy of nondiscrimination in housing, many states and municipalities were moving in the same direction—and, in recent years, at a more rapid pace. Prior to 1954, only a few of the states in the North and Midwest had legislation which barred discrimination in any segment of their housing supply. The laws usually covered only low-rent public housing and, occasionally, units receiving such special forms of assistance as tax exemptions or write-downs on land costs.

As of mid-1965, however, sixteen states and the District of Columbia had barred discrimination in a substantial portion of their private housing supply. At the 1960 census these states together contained about eighty million people, or 44 per cent of the total population. Thus nearly half the citizens of the United States are now living in communities whose public policy is clearly opposed to deliberate segregation on the basis of race—even in housing built under private auspices. President Kennedy's Executive Order of 1962 therefore was basically an extension on the federal level of a principle already gaining widespread acceptance in states and localities across the nation.

However, mere nondiscrimination cannot by itself overcome the problem of segregation. It will take vigorous positive efforts on the part of government and private citizens to halt, let alone reverse, trends now so firmly entrenched.

Contributors to Change

Changes in public policy can usually be attributed to the determined efforts of a small minority of citizens who recognize a need

and work tirelessly to bring it to public attention. In no case has this been more true than with residential segregation. Led by the National Committee Against Discrimination in Housing—a small and meagerly financed organization which grew out of the first successful campaigns for housing laws in New York—religious, civic and labor groups in many parts of the country have spearheaded similar campaigns in their own states and cities. The resulting laws have provided a foundation upon which other types of private effort could build.

A second important variety of private effort toward housing desegregation is the intentional development of new housing on an open-occupancy basis. Beginning in 1937 with a small Quaker-sponsored project in southwestern Pennsylvania, the spontaneous development of nondiscriminatory housing by private groups got underway in earnest following World War II. Despite concerted opposition by the federal government, many local governments, and most segments of the real estate industry, a 1956 survey found that some fifty new interracial communities had been produced by private efforts up to that time. Some of them had been inspired by civic and social service organizations to foster racial equality, but a number had been constructed by businessmen for profit. Today, such developments are estimated to number in the high hundreds or even the thousands.[19]

In a third approach, "grass-roots" organizations in many cities across the country have sought to stabilize the occupancy of their own neighborhoods following the entry of Negroes. In numerous instances they have accomplished what many once thought impossible —quelling panic, avoiding possible violence, maintaining sound neighborhood conditicns, even bringing new white residents into areas where formerly the prognosis had been for complete transition to all-Negro occupancy.[20]

Finally, in the suburbs of a number of cities, concerned white residents have banded together to help open their own neighborhoods to Negro families able to pay the price. The first of these "fair housing committees," established in Syracuse, New York, in the mid-1950's, was sponsored by the local Quaker Meeting. Religious influence of various denominations remains strong in many of the later organizations, now estimated to number more than one thousand.[21]

These private efforts represent one of the most encouraging examples of the inherent strength of American democracy and its

capacity for change. They have helped shatter many racial myths, have opened new housing opportunities for Negroes in areas not previously open to them, and have done much through practical demonstration to alter the attitudes of the white majority toward the prospect of Negro neighbors.

But in the face of population forces, they can have little effect in destroying racial segregation. The point was passed some years ago where either legal bars against discrimination or the best-intentioned of meagerly financed "grass roots" endeavors could accomplish the task. If Americans wish not only to create truly equal opportunity for all, but also to solve the many domestic problems which stem from inequality and the artificial separation of the races, they must now be prepared to move beyond mere nondiscrimination and good will—in a sense, beyond equality—into an area of positive and aggressive efforts to undo the damage already done. It will require a massive national effort, calling upon the full resources of both the public and private sectors.

The Task and the Methods

That the country possesses the fundamental resources it needs to solve the problem is fortunately clear. What is required is less the creation of new mechanisms than the effective harnessing and, where necessary, the reorientation, of those which already exist. Otherwise it will be impossible to meet the goal of rendering segregated housing patterns ineffective as an obstacle to the objectives of the "Great Society."

This aim, it must be stressed, need not be sought through methods which run counter to the basic tenets of American democracy. For example, it need not be attempted through forced redistribution of population. Force is not only intolerable, but unnecessary. The normal mobility of the American people is so great (about half of all households moved during the latter half of the 1950s alone) that redistribution can be achieved through the operation of free choice—if sufficient resources are applied to make socially desirable patterns of residence as attractive to the public as socially undesirable ones have been in the past.

Nor is it necessary to attempt a rigidly planned dispersal of Negro households. The aim, rather, should be to achieve complete freedom of choice in place of residence without respect to racial barriers. Within this framework of unconstrained choice, some sub-

stantial concentrations of Negro families would doubtless persist, just as Jews have remained in certain neighborhoods even after obstacles to their residing elsewhere have largely been eliminated. But the present monolithic character of the Negro ghettos, their inexorable growth, and the social evils they encourage would be broken.

The following are some specific measures which would help achieve the goal. The list is not all-inclusive; doubtless many readers will think of others which would be of value:

A central federal agency possessing the competence to plan comprehensively for all phases of urban development and the authority to translate plans into effective action. This agency must have the power to draw together federal operations in such diverse areas as housing, urban renewal, highways, transportation, and community facilities and to guide them toward a set of common objectives. The newly created Department of Housing and Urban Development can be such an instrument—if it can overcome the handicap of its origin in the Housing and Home Finance Agency, a loosely knit combination of essentially independent agencies, and achieve better coordination of individually powerful organizations than has the similarly amalgamated Department of Health, Education and Welfare. This will not be easy.

A total strategy for desegregation. The segregation problem is too complex to be solved without a total approach which recognized all the manifold forces which brought it to its present magnitude and threaten to enlarge it further. This approach must take maximum strategic advantage of all available resources and knowledge. It must be adaptable to varying local conditions and flexible enough to permit changes as "feedback" from early applications dictates. But it must be directed always to a clear and unwavering set of goals.

Broadened federal incentives for effective action by local governments and private entrepreneurs. Incentive programs have proved one of the most acceptable means of applying governmental leverage in a democratic system, for they do not involve compulsion and do not infringe upon freedom of choice. In housing, for example, incentives have promoted urban renewal (through grants to local authorities to clear slum land for redevelopment) and the construction of specific types of housing (through liberal mortgage insurance). Incentives must now be used to encourage comprehensive planning and action toward social goals. For example, suitable

incentives can encourage private builders to construct balanced communities serving all population groups, can attract and assist low-income minority families to move to such communities, can stimulate existing neighborhoods to self-renewal and racial stabilization, can encourage local governments to attack segregation in the comprehensive manner it requires by cooperation throughout the metropolitan areas.

Imaginative new forms of subsidy for low-income families. Traditionally, housing subsidies have been available almost exclusively for units built by local nonprofit authorities—chiefly in the form of multi-unit public "projects," which stood apart from their surroundings and amassed the social ills associated with poverty in much the same fashion as did older and less solidly constructed ghettos. More recently, various localties have experimented with methods for widening the range of choice and location in subsidized housing. The Housing Act of 1965 contains provisions which can make subsidies a much more valuable tool in combatting segregation. But their operation toward this end cannot be left to chance; it will require vigorous and imaginative guidance.

Comprehensive measures to increase minority incomes. Any measure which increases the purchasing power of racial minorities will bring a corresponding reduction in the critically important economic barriers to desegregation. Minimum wage floors must be raised; present ones are actually below the level defined by the federal government as "poverty." Federal resources must be directed toward expanding the number of jobs available, particularly for those of limited education. The most important need of the minority poor is for decent jobs at decent pay. Economic measures can and should be tied to housing. For example, low-income minority persons should be trained for the specific kinds of jobs which will be made available in the new, comprehensively planned communities on the outskirts of metropolitan areas. Housing should be planned for them close to these new job opportunities. Similarly, relocation from urban renewal areas should be coupled with a range of services, including training and assistance in finding employment, to help assure that displaced families improve not only their housing conditions but their economic situation as well.

Intensive efforts to improve the attractiveness of central cities. To date, urban renewal, in its efforts to draw middle- and upper-income families back to the urban cores, has focused mainly upon the physical aspects of decay. It is increasingly obvious that social

renewal is required also—that many of the economically more capable families, Negro as well as white and especially those with children, will not be persuaded to return to the central areas until they are assured of protection from the social pathology of the ghetto. City schools, for example, must be drastically improved; yet there is growing evidence that this will require not merely replacement of individual buildings and teaching staffs but also comprehensive restructuring of entire school systems. Crime and violence are among the greatest deterrents to affluent families who prefer to live in central areas, and the cities will be at a disadvantage until they prove that they can control both the chronically lawless and those driven to crime by frustration and economic need.

Vigorous enforcement of anti-discrimination laws and affirmative measures to promote equal opportunity. As noted earlier, anti-discrimination laws in themselves are unable to solve a problem which stems from much broader causes. But, if vigorously enforced, they can prove a most important weapon in the arsenal of measures against segregation. Further, as many of the more effective law-enforcement agencies already recognize, it is not sufficient merely to remain passive and wait for a minority conditioned by generations of segregation to recognize and claim its newly guaranteed rights. Affirmative measures are necessary to promote awareness of the law both among those it protects and those who offend against it.

Expanded support for "grass-roots" citizen efforts. While the efforts of spontaneous, citizen-led groups have had impressive success in helping change attitudes, practices, and laws across the nation, these groups have been severely handicapped by their meager resources. A few have been fortunate enough to receive substantial support, usually from local foundations. Where funds have permitted hiring full-time staff, the increase in effectiveness has often been dramatic. Compared to the many millions spent annually by philanthropic organizations on problems of comparable or even lesser importance, the few thousands devoted to housing segregation have been infinitesimal. This is still another way in which available resources must be redirected if the problem is to be solved.

A national educational campaign. For the first time in American history, the majority of the white public appears aware that discrimination and segregation defeat the goals of democracy. But it is a long step forward from this recognition to a vigorous and affirmative effort equal to the need. This will require a type and degree of

comprehension and commitment, by majority and minority peoples alike, which are still far from achievement.

National consensus is most readily achieved through full information about the problem and stimulation of public debate on the means of solution. A full-scale campaign to arouse and inform the American people must begin immediately if public understanding and support are to reach the necessary levels before segregation grows so much larger that it appears insoluble to many. The turning point may well come with the 1970 Census. If some tangible progress has not been made—or at least a plan of action proposed—before its statistics appear, discouragement may rule.

The core of organized citizen support necessary to mount such a campaign already exists—in such national organizations as the American Friends Service Committee, the Anti-Defamation League of B'nai B'rith, and the National Committee Against Discrimination in Housing and in the hundreds of citizen fair housing groups across the country. But their efforts must be focused, coordinated, and, above all, adequately financed. And they must be brought into the context of related activities such as urban planning and the war on poverty.

The task of eliminating segregation rests ultimately with the American people as a whole—led, as in every major struggle in their history, by a small group of devoted citizens. If they do not succeed, the result will almost certainly be the continued spread of Negro ghettos; large-scale physical blight generated by population pressures and exploitation; economic loss to many citizens of both races; persistent social disorder; and spreading racial tensions which strike at the very foundations of a free and democratic society. The choice is not merely between segregation and desegregation, but between wholesale destruction of property and human values and the continued growth and security of American society itself.

Contents of this article were basically prepared prior to employment of Mr. George W. Grier by the Government of the District of Columbia and Mrs. Eunice S. Grier by the United States Commission on Civil Rights. The opinions expressed by the authors are, therefore, not necessarily reflective of the views of either the Government of the District of Columbia or the United States Commission on Civil Rights.

References

1. There is a vast literature on the implications for local government of the

divergence between population patterns and political boundaries in today's metropolitan areas. For an overview of governmental efforts to cope with the resulting problems, see Roscoe C. Martin, *Metropolis in Transition: Local Government Adaptation to Changing Urban Needs* (Washington, D. C., Housing and Home Finance Agency, September 1963). This study contains an extensive bibliography. An early and prescient discussion of the racial implications of metropolitan population shifts will be found in Morton Grodzins, *The Metropolitan Area as a Racial Problem* (Pittsburgh, Pa., Univ. of Pittsburgh Press, 1958). While Grodzins' prescriptions for solution sometimes seem a bit naive in retrospect, his dramatic presentation of the problem has been amply confirmed by later knowledge. A provocative discussion of the suburbanites' viewpoint toward metropolitan-area-wide cooperation toward solution of urban problems will be found in Charles R. Adrian, "Metropology: Folklore and Field Research," *Public Administration Review*, Vol. XXI, No. 3 (Summer 1961), pp. 148-157.

2. Unless otherwise indicated, these and all other statistics which deal with population and housing characteristics are drawn from the U. S. Censuses of Population and Housing, which can be found in any well-stocked public library. These censuses, taken at the beginning of every decade, are the nation's most valuable storehouse of data on many social and economic problems.

3. For a detailed discussion of recent population shifts and their bearing on racial patterns of residence, see George and Eunice Grier, "Obstacles to Desegregation in America's Urban Areas," *Race*, The Journal of the Institute of Race Relations, London, Vol. VI, No. 1 (July 1964), pp. 3-17.

   The topic has received intensive treatment by local scholars in a number of major cities. See, for example: Mildred Zander and Harold Goldblatt, *Trends in the Concentration and Dispersion of White and Non-white Residents of New York City, 1950-1960*, New York City Commission on Human Rights, Research Report No. 14. Also: D. J. Bogue and D. P. Dandekar, *Population Trends and Prospects for the Chicago-Northwestern Indiana Consolidated Metropolitan Area: 1960 to 1990*, Population Research and Training Center, University of Chicago, March 1962.

4. The indirect racial effects of federal housing policies are discussed in Bertram Weissbourd, *Segregation, Subsidies and Megalopolis* (Santa Barbara, Calif., Center for the Study of Democratic Institutions, 1964). Also, in more detail, in an unpublished paper by Eunice and George Grier, "Federal Powers in Housing Affecting Race Relations," prepared for the Potomac Institute and the Washington Center for Metropolitan Studies in September 1962.

5. *Our Non-white Population and its Housing: The Changes Between 1950 and 1960* (Washington, D. C., Housing and Home Finance Agency, July 1963).

6. Chester Rapkin and William G. Grigsby, *The Demand for Housing in Eastwick*, prepared under contract for the Redevelopment Agency of the City of Philadelphia by the Institute for Urban Studies, University of Pennsylvania, Philadelphia, 1960.

7. The federal role in enforcing housing discrimination is documented in Charles Abrams, *Forbidden Neighbors* (New York, 1955). Also in Eunice and George Grier, *Privately Developed Interracial Housing* (Berkeley, Calif., 1960). The latter volume contains, in Chapter VIII, detailed case histories of two post-World War II developments intended for interracial occupancy which were driven to financial ruin by FHA opposition despite powerful private support.

8. Luigi Laurenti, *Property Values and Race* (Berkeley, Calif., 1960).

9. The impact of race upon urban renewal, and vice versa, has been touched upon in many places. Among them: Robert C. Weaver, "Class, Race and Urban Renewal," *Land Economics*, Vol. XXXVI, No. 3 (August 1960). Also L. K. Northwood, "The Threat and Potential of Urban Renewal," *Journal of Intergroup Relations*, Vol. II, No. 2 (Spring 1961), pp. 101-114; and Mel J. Ravitz, "Effects of Urban Renewal on Community Racial Patterns," *Journal of Social Issues*, Vol. XIII, No. 4 (1957), pp. 38-49. For an optimistic view on the consequences of renewal for displaced families, see *The Housing of Relocated Families*, a summary of a Bureau of the Census survey of families recently displaced from urban renewal sites, published by the Housing and Home Finance Agency, Washington, D. C., in March 1965. The "pro-renewal" viewpoint is also presented in *New Patterns in Urban Housing*, Experience Report 104, published by the U. S. Conference of Mayors, Community Relations Service, Washington, D. C., May 15, 1965.

10. Probably the most thorough and telling analysis of the economics involved in racial turnover mediated by real-estate speculators was published by the Chicago Commission on Human Relations, a municipal agency, in 1962. In a single block which had changed from all-white to virtually all-Negro, with heavy involvement by speculators, the differential between the price paid by the speculator and that paid by the Negro buyer upon purchase under an installment contract ranged from 35 to 115 per cent, with an average of 73 per cent. The installment contract itself is a financing device which yields higher-than-average returns to the entrepreneur, so the profiteering only began with the sale. For a graphic description of the activities of these speculators, see Norris Vitchek (as told to Alfred Balk), "Confessions of a Blockbuster," *Saturday Evening Post*, July 14, 1962.

11. Eunice S. Grier, *Understanding Washington's Changing Population* (Washington, D. C., Washington Center for Metropolitan Studies, 1961).

12. George Schermer, "Desegregation: A Community Design," *ADA News*, published by the Philadelphia Chapter of Americans for Democratic Action, July 1960. (Statistics somewhat revised by the author in light of subsequent information.)

13. Municipal governments must now confront the problem of race in many of their decisions. For an overview of local governmental action *vis-à-vis* race as of the early 1960's, accompanied by a good bibliography, see "The City Government and Minority Groups," *Management Information Service*, International City Managers Association, Report No. 229, February 1963.

This report can be obtained from the Potomac Institute of Washington, D. C., which participated in its preparation. See also many of the publications of the U. S. Commission on Civil Rights dealing with local practices in housing, employment, and so forth. But the extent to which racial considerations now affect local decisions in many subject areas is only scantily documented.

14. The relationship of racial factors to the Washington metropolitan plan is discussed in George B. Nesbitt and Marian P. Yankauer, "The Potential for Equal Housing Opportunity in the Nation's Capital," *Journal of Intergroup Relations*, Vol. IV, No. 1 (Winter 1962-1963), pp. 73-97.

15. The problem of *de facto* educational segregation and the civic conflict it often creates has been widely discussed in the public print. The *New York Times Index* is an especially useful source. For more scholarly treatments, see Max Wolff (ed.), "Toward Integration of Northern Schools," special issue of the *Journal of Educational Sociology*, February 1963. Also, "Public School Segregation and Integration in the North," special issue of the *Journal of Intergroup Relations*, November 1963. A provocative view on the feasibility of desegregation will be found in James B. Conant, *Slums and Suburbs* (New York, 1961).

16. The pain caused to long-time residents of ethnic neighborhoods by forced relocation in connection with urban renewal has been documented in Marc Fried, "Grieving for a Lost Home," in Leonard J. Duhl (ed.), *The Urban Condition* (New York, 1963). No doubt much the same kind of agony is caused when long-established white residents feel "forced" to give up their homes in changing neighborhoods.

17. The most complete and reliable source of up-to-date information on the status of housing anti-discrimination laws and ordinances throughout the nation is *Trends in Housing*, published bi-monthly by the National Committee Against Discrimination in Housing, 323 Lexington Avenue, New York, N. Y. 10016. A comprehensive analysis of action at all governmental levels up to the period just before the Federal Executive Order of 1962 will be found in Margaret Fisher and Frances Levenson, *Federal, State and Local Action Affecting Race and Housing*, National Association of Intergroup Relations Officials, September 1962. The texts of state and local laws as of the end of 1961 are summarized in *State Statutes and Local Ordinances Prohibiting Discrimination in Housing and Urban Renewal Operations*, published by the Housing and Home Finance Agency, Washington, D. C., December 1961.

18. Charles Abrams, "The Housing Order and its Limits," *Commentary* (January 1963). For another discussion of some of the limitations of the Order, as well as a legal rationale for its extension, see Martin E. Sloane and Monroe H. Freedman, "The Executive Order on Housing: The Constitutional Basis for What it Fails to Do," 9 *Howard Law Journal* (Winter 1963).

19. A nationwide study which examined the experiences of some fifty private housing developments open from the outset to interracial occupancy is

reported in Eunice and George Grier, *Privately Developed Interracial Housing, op. cit.* A more recent but less comprehensive compilation of experience, which leads nonetheless to many of the same conclusions, is found in *Equal Opportunity in Housing—A Series of Case Studies* (Washington, D. C., Housing and Home Finance Agency, June 1964).

20. The experiences of various neighborhoods with efforts to achieve racial stabilization have been discussed in the public print, oftentimes in local newspapers. Among the more valuable studies on this topic is Eleanor Leacock, Martin Deutsch, and Joshua A. Fishman, *Toward Integration in Suburban Housing: The Bridgeview Study* (New York, Anti-Defamation League of B'nai B'rith, 1964).

21. An excellent presentation of techniques which have been found useful in efforts to promote open housing opportunities in neighborhoods formerly closed to Negroes is contained in Margaret Fisher and Charlotte Meacham, *Fair Housing Handbook*, published jointly by the National Committee Against Discrimination in Housing and the American Friends Service Committee, 1964. See also various issues of *Trends in Housing*.

NATIONAL
ADVISORY BOARD

CHARLES ABRAMS
IRVING ACHTENBERG
ALBERT E. ARENT
B. BARIS
EDWARD J. BARSHAK
PAUL S. BERGER
GERALD A. BERLIN
HERBERT A. BERNHARD
SAMUEL L. BRENNGLASS
JAMES M. BURNS
ROBERT M. CARR
ROBERT CARTER
EMANUEL CELLER
MARK D. COPLIN
ROBERT E. CUSHMAN
NORMAN DORSEN
GEORGE EDELMAN
JULIUS C. C. EDELSTEIN
THOMAS I. EMERSON
DONALD ENGEL
EDWARD J. ENNIS
IRVING JAY FAIN
THOMAS K. FINLETTER
OSMOND K. FRAENKEL
HORTENSE W. GABEL
MARVIN GARFINKEL
ELMER GERTZ
NATHAN GLAZER
HARRISON J. GOLDIN
HAROLD K. GOLDSTEIN
MURRAY A. GORDON
JACK GREENBERG
JOSEPH L. GRODIN
DONALD HARRINGTON
JEROME R. HELLERSTEIN
SHERMAN HOLLANDER
HARRY KALVEN, JR.
MARVIN M. KARPATKIN
ARTHUR J. KASE
MILTON R. KONVITZ
WILLIAM M. KUNSTLER
A. LEO LEVIN
STANLEY D. LEVISON
STANLEY H. LOWELL
JOHN A. MacKAY
ROBERT B. McKAY
BERNARD S. MANDLER
THEODORE R. MANN
EPHRAIM MARGOLIN
BERNARD S. MEYER
BYRON S. MILLER
JOSEPH L. MINSKY
STEPHEN B. NARIN
ROBERT R. NATHAN
HAROLD NORRIS
CHARLES C. PARLIN
JUSTINE WISE POLIER
SHAD POLIER
LOUIS H. POLLAK
CARL RACHLIN
EMANUEL RACKMAN
JOSEPH L. RAUH, JR.
ARNOLD M. ROSE
FRANK ROSENBAUM
SIDNEY REITMAN
WALTER ROTH
MILTON I. SHADUR
DANIEL H. SHEAR
SHIRLEY A. SIEGEL
EDWARD S. SILVER
ADRIAN M. UNGER
JERRY WAGNER
LOIS WALDMAN
JACK WASSERMAN
JACK B. WEINSTEIN
LEWIS H. WEINSTEIN
ALAN F. WESTIN
ROY WILKINS
A. L. WIRIN
MELVIN L. WULF
BENNETT YANOWITZ

AMERICAN JEWISH CONGRESS

STEPHEN WISE CONGRESS HOUSE • 15 EAST 84TH ST. • NEW YORK, N. Y. 10028 • TR 9-4500

COMMISSION ON LAW AND SOCIAL ACTION

HOWARD M. SQUADRON, CHAIRMAN — JOSEPH B. ROBISON, DIRECTOR

October 9, 1967

Mr. Robert E. Anderson, Jr.
Managing Editor, SRC Publications
Southern Regional Council, Inc.
5 Forsyth Street, N. W.
Atlanta, Georgia 30303

Dear Mr. Anderson:

Thank you for the kind comments in your letter of October 2 about my article on Proposition 14-B for the New South.

With respect to the two changes, I agree with the first but not the second. I am sure that your assessment of the status of fair housing in the South is more reliable than mine. On the other point, I think I am at least prepared to say that there is a nation-wide consensus on the moral issues even though there is wide difference of opinion as to what to do about discrimination in housing. Very few will openly defend the ghetto system.

I look forward to seeing the Fall issue.

Yours sincerely,

Joseph B. Robison

NATIONAL OFFICERS

ARTHUR J. LELYVELD, President
SHAD POLIER, Chairman Governing Council
MORRIS MICHELSON, Co-Chairman Governing Council
FRANK ABRAMS, Treasurer
JACOB LEICHTMAN, Co-Treasurer
C. IRVING DWORK, Secretary
WILL MASLOW, Executive Director

Vice-Presidents:
PAUL G. ANNES, Chicago
THEODORE BIKEL, New York
WILLIAM S. COHEN, St. Louis
MURRAY A. GORDON, Bronx, N. Y.
BENJAMIN S. KALNICK, Great Neck
THEODORE J. KOLISH, New York
MAX A. KOPSTEIN, Chicago
LEON KRONISH, Miami Beach
STANLEY H. LOWELL, New York
THEODORE R. MANN, Philadelphia
HOWARD M. METZENBAUM, Cleveland
JUSTINE WISE POLIER, New York
I. H. PRINZMETAL, Beverly Hills, Calif.
HARRY E. SCHACTER, Bedford Hills, N. Y.
VIRGINIA SNITOW, Scarsdale, N. Y.
GUS J. SOLOMON, Portland, Ore.
HOWARD M. SQUADRON, New York
LILLIAN STEINBERG, Brooklyn, N. Y.

Honorary Presidents:
JOACHIM PRINZ, Orange, N. J.
ISRAEL GOLDSTEIN, Jerusalem

Honorary Vice-Presidents:
SIGMUND W. DAVID, Chicago
MAX DOFT, Lawrence, N. Y.
SIDNEY HOLLANDER, Baltimore
HORACE M. KALLEN, Brooklyn, N. Y.
JAMES N. ROSENBERG, Mamaroneck, N. Y.
ISIDOR TEITELBAUM, New York

Housing
General

2, 5, 6, 7, 8
9, 10, 11

FAIR HOUSING RESTORED IN CALIFORNIA

by Joseph B. Robison*

On May 29 of this year, the United States Supreme Court handed down its five-to-four decision in the "Proposition 14" case, Reitman v. Mulkey. The immediate effect of this decision in California, where the case arose, cannot be doubted. Its long-range effect on the development of the law of race relations remains to be seen.

"Proposition 14", it will be recalled, was a proposal on the California ballot in the 1964 election. California had enacted a series of statutes designed to curb discrimination in housing. Among these were the Unruh Act of 1959 and the Rumford Act of 1963. These laws prohibited discrimination in a large part, but not all, of the housing market.

When the Rumford Act was passed in 1963, opponents of fair housing legislation, particularly the California Real Estate Association, considered invoking the provisions of the state constitution permitting nullification of legislation by referendum. Ultimately, however, they decided to shoot for larger game. Instead of attempting merely to nullify this one law, they proposed an amendment to the state constitution nullifying all such laws, statewide and local, and barring their enactment in the future. With the resources of the organized housing industry to draw on, and with the support of the National Association of Real Estate Boards, they had little difficulty in obtaining the number of signatures needed to submit the proposed amendment to the voters. It became known as "Proposition 14" because of its position on the ballot.

---

* Mr. Robison is National Director of the Commission on Law and Social Action of the American Jewish Congress. He serves as General Counsel to the National Committee Against Discrimination in Housing.

"Proposition 14" was one of the principal issues in the 1964 election. It faced formidable opposition, including that of leaders of both parties, church groups, labor unions and other organizations, as well as most newspapers. In fact, all surface indications were that the proposition was most unpopular. Bumper stickers opposing it could be seen on every California highway while opposing stickers were very rare.

Nevertheless, the proposition was approved overwhelmingly. The vote was 4,526,460 to 2,395,747, just short of 2 to 1. Apparently, the people were not ready to proclaim their bigotry in public but they had no inhibitions about voting it in the privacy of the voting booth.

The proposition thus approved added a new Section 26 to Article I of the state constitution. Its principal paragraph read as follows:

> Neither the State nor any subdivision or agency thereof shall deny, limit or abridge, directly or indirectly, the right of any person, who is willing or desires to sell, lease or rent any part or all of his real property, to decline to sell, lease or rent such property to such person or persons as he, in his absolute discretion, chooses.

The California Supreme Court's Decision

The constitutionality of this provision was promptly challenged in a variety of lawsuits. Ultimately, seven cases reached the Supreme Court of California. That court was urged to hold Section 26 invalid on a number of grounds. These included claims that it was not properly adopted under the detailed provisions of the state constitution for adding constitutional amendments by referendum. Principal reliance, however, was placed on Federal constitutional guarantees.

On May 10, 1966, the California Supreme Court issued its 5 to 2 decision holding Section 26 unconstitutional. Its decision rested

exclusively on the ground that the section was inconsistent with the Fourteenth Amendment to the United States Constitution.

The Fourteenth Amendment provides in part that "no State shall . . . deny to any person within its jurisdiction the equal protection of the laws." It is this "Equal Protection Clause" that has been most widely used to strike down state constitutional provisions, statutes, regulations and other actions causing discrimination or segregation on the basis of race. Although the clause is clear in its condemnation of unequal treatment, the Supreme Court has consistently ruled since 1883 that it is subject to an important limitation; it applies only to "state action." This means that it does not prohibit discrimination by private individuals receiving no form of support from the state.

It was the contention of the defenders of Section 26 that it merely permitted individual citizens to make their own decisions as to whether or not to discriminate; consequently, no "state action" was involved. It was the position of the other side that the constitutional amendment placed the authority of the state behind discrimination in a manner reached by the Equal Protection Clause. The California Supreme Court sustained the latter argument.

Two of the cases that had come up through the California courts were then appealed to the United States Supreme Court and it was in these two cases that the Court issued its decision. The Court's judgment was announced in an 11-page opinion by Justice White, which had the support of Chief Justice Warren and Justices Douglas, Brennan and Fortas. Justice Douglas expressed additional views in a 6-page concurring opinion. The single 9-page dissent was written by Justice Harlan, with Justices Black, Clark and Stewart concurring.

The Court's Opinion

Justice White, in his opinion for the Court, first reviewed the decision of the California Supreme Court. He noted that, even though Proposition 14 contained no reference to race, the California court had reached the conclusion that its design, intent and effect were to overturn the state's antidiscrimination laws and to prevent enactment of such laws in the future. The California court further held that the effect of Proposition 14 was to involve the state in racial discrimination in the housing market. Justice White said there was no reason to reject the California court's conclusion "that § 26 unconstitutionally involves the State in racial discriminations and is therefore invalid under the Fourteenth Amendment."

The petitioners had argued that, on the reasoning followed by the California court, the repeal of any statute prohibiting racial discrimination could be said to encourage discrimination. Yet, they said, the Fourteenth Amendment could not be viewed as barring such a repeal. Justice White, however, said that the California court considered that Proposition 14 "expressly authorized and constitutionalized the private right to discriminate" and that this "would encourage and significantly involve the State in private racial discrimination contrary to the Fourteenth Amendment."

Justice White pointed out that Proposition 14 "struck more deeply and more widely" than a mere repeal of the Unruh and Rumfort Acts because "the right to discriminate on racial grounds was now embodied in the State's basic charter, immune from legislative, executive, or judicial regulation at any level of the state government."

Justice Douglas' Concurring Opinion

Justice Douglas, in his concurring opinion, treated the situation as "a problem in the realm of zoning" similar to the problem dealt with in the Supreme Court restrictive covenant decision of 1948 (Shelley v. Kraemer,

334, U.S. 1). He viewed Proposition 14, like the restrictive covenant, as a device "whereby a neighborhood is kept 'white' or 'Caucasian' as the dominant interests desire." He cited reports of the United States Commission on Civil Rights as establishing that real estate brokers, builders and mortgage lenders join in maintaining racially homogeneous neighborhoods. He said: "Proposition 14 is a form of sophisticated discrimination whereby the people of California harness the energies of private groups to do indirectly ~~when~~ what they cannot under our decisions allow their government to do."

Justice Douglas particularly stressed the fact that real estate brokers are licensed by the state and that discrimination by such licensees "constitutes state action in the narrowest sense...." He further urged that urban housing "is clearly marked with the public interest" and hence, like telephone facilities, drug stores and hospitals, must be made available to all.

The Dissenting Opinion

Justice Harlan, in his dissenting opinion, said: "In my view today's holding, salutary as its result may appear at first blush, may in the long run actually serve to handicap progress in the extremely difficult field of racial concerns." He pointed out that the Fourteenth Amendment neither requires nor forbids state legislation against discrimination in housing. He believed that, in approving Proposition 14, California had merely "decided to remain 'neutral' in the realm of private discrimination affecting the sale or rental of private residential property." He viewed Proposition 14 as a repeal of existing legislation and nothing more.

The dissenters argued that the majority had characterized Proposition 14 as "in effect an affirmative call to residents of California to discriminate." They found nothing to support that conclusion. They pointed out that there was nothing in the record to indicate that any discrimination

had in fact been fostered by approval of the constitutional amendment.

Justice Harlan argued that no earlier decisions by the Supreme Court had found "state action" merely because discrimination had been "encouraged" and he believed this was "a slippery and unfortunate criterion by which to measure the constitutionality of a statute simply permissive in purpose and effect, and inoffensive on its face."

Justice Harlan believed that the decision would have ill effects because "Opponents of state antidiscrimination statutes are now in a position to argue that such legislation should be defeated because, if enacted, it may be unrepealable."

Direct Impact

There can be no doubt as to the great practical importance of this decision, wholly aside from its legal implications or its impact on the general structure of our constitutional law. Its direct, immediate effect is to remove all doubts as to the validity of fair housing legislation in the state of California. This decision by the United States Supreme Court reinforces the moral and legal impact of the California Supreme Court's invalidation of Proposition 14.

It is not surprising that housing complaints have again started to come into the State Fair Employment Practices Commission, which administers the state's antidiscrimination laws including, those on housing. During the period between approval of Proposition 14 and the ruling of the California Supreme Court, the Commission was receiving only four to five housing complaints a month. The level rose to about 15 a month after the state court's decision invalidating the Proposition. There has been a further rise in the two months since the United States Supreme Court's decision. Twenty-two housing complaints were filed in July and 28 in August.

Four of the seven members of the Commission are persons appointed by Governor Ronald Reagan. Nevertheless, there has been no indication that the Commission as presently constituted is faltering in its enforcement of the revived statutes.

The nation-wide impact is equally important. It seems almost certain that the National Association of Real Estate Boards and its local affiliates will abandon any attempt to obtain similar state constitutional provisions in other states. It is true that the language of the decision can be construed as permitting efforts to repeal fair housing laws by referendum. However, it will probably take a good deal of the steam out of such efforts.

Legal Significance

The legal significance of the Court's decision lies not so much in any broad principles plainly enunciated but in its potentialities. Only

the future will tell whether it opened up a whole new field of constitutional protections or merely made a slight bulge in an existing area.

The Court majority took pains to make it clear that their decision does not apply to the mere repeal of an antidiscrimination law and that it does not impose on the states any requirement to have antidiscrimination legislation. In addition, the Court relied expressly on the fact that the California Supreme Court had found that Proposition 14 involved the state in discrimination. Consequently, the decision can be regarded as a very narrow one -- limited to the situation where a state has added a provision to its constitution barring anti-bias laws and where the state courts have held that that provision had a discriminatory intent and effect. Certainly, any attempt in the future to apply this case to situations where these factors are not present will be met by an attempt to confine it to this narrow situation.

However, experience indicates that the decision will not be so confined. Constitutional law frequently moves into new areas on the basis of just such narrowly worded decisions. In future cases, efforts will be made to find indications of state "encouragement" in other forms of official activity. Despite the limitations carefully written into this decision, the Court is quite likely to apply it more broadly in future cases. Today, the majority rejects the contention of the minority that it has, in effect, required a state to prevent discrimination in housing. Tomorrow, the Court may rule that it did just that in this decision.

The Court rejected a number of broad arguments that had been urged upon it. It could have made this case the occasion for overturning in whole or in part the "state action" limitation on the Fourteenth Amendment originally imposed in 1883 in the Civil Rights Cases, 109 U.S. 3. It had been urged to

hold either that (1) the Fourteenth Amendment by the force of its own language bars discrimination in housing, or (2) that it empowers Congress to prohibit such discrimination and that Congress did so in the Civil Rights Acts of 1866 and 1870 (in the provision which is now 42 U.S.C. 1982). Neither the majority nor the minority discussed this argument.

Here, too, however, the decision is bound to contribute to the weakening of the "state action" limitation. Every decision that restricts the scope of that limitation makes it easier for the Court, in some future case, to overturn it. Many commentators will view this decision as giving no more than lip service to the state-action doctrine. Ultimately, the Court may be persuaded to undertake a fundamental reevaluation of the Equal Protection Clause and recast its interpretation along lines that deal realistically with the principal source of discrimination today, the concerted action of non-governmental agencies.

Implications for the South

It must be recognized that this decision will have its strongest impact in the North rather than the South. It is primarily in the North that the question of integration in housing is being agitated. Fair housing legislation is still only a remote possibility in the Southern states. For that area, the chief significance of the decision is its indication as to the present attitude of the Supreme Court and its individual members on civil rights.

A striking aspect of this decision is the close vote by which it was decided. For a period of ten years following the unanimous school segregation decisions of 1954 and 1955, the Court decided almost all civil rights cases that came before it by a unanimous vote in favor of broad interpretation of the constitutional guarantees of equality. In the last few years,

however, divisions and unfavorable decisions have become more frequent. Thus, in the 1964-65 Term, six out of seven decisions dealing with civil rights were decided favorably to the persons asserting constitutional rights and all but one of these favorable decisions was decided unanimously. In the following Term, all but one of 11 civil rights cases was decided favorably, but the Court was divided in four of these cases. In the last Term, the Court decided four out of six cases favorably. One of these, the Reitman case, and both of the unfavorably decided cases were by votes of 5 to 4.

The increasing number of split decisions in civil rights cases suggests that the Court no longer finds a special need to maintain unanimity in this area. With the basic constitutional principles relating to segregation and discrimination settled, and a nation-wide consensus reached on the moral issues, the Court can deal with the finer points without concealing the differences of opinion that are normal to its operations. The lessened need for unanimity may in turn reflect the fact that, for a variety of reasons that cannot be reviewed here, the litigation process is no longer at the center of the arena of the civil rights struggle, having given place to legislation and, even more, to non-legal procedures.

The decreased value of civil rights litigation is underlined by the two civil rights cases decided unfavorably during the last Term of the Court. Those two decisions sharply curtailed the protections given by the Constitution to civil rights demonstrators and increased the power of the states to put them in jail. (One of the decisions, it will be recalled, affirmed jail sentences imposed on Rev. Martin Luther King and a number of his associates for parading in Montgomery, Ala.) The fact that favorable Supreme Court decisions in civil rights cases can no longer be counted on suggests that emphasis will be increasingly shifted to political action.

This in turn points to the increased need of encouraging Negroes in the South to register and vote.

The Role of Justice Black

Of particular interest, of course, is the fact that, both in the Reitman case and in the other two 5 to 4 decisions, Justice Black of Alabama voted against the party representing the civil rights point of view. In the last few years, the Court has been regarded as being divided into a liberal wing of five Justices (Chief Justice Warren, and Justices Black, Douglas, Brennan, and Goldberg or his successor Justice Fortas) and a conservative wing of four (Justices Clark, Whittaker, Stewart and White). This year, Justice Black frequently voted with the conservative wing.

In a study of the Court's operations made by the American Jewish Congress, it appeared that there were no less than 14 cases out of a total of 56 dealing with civil rights and civil liberties that were decided by votes of 5 to 4. Seven were decided in favor of the asserted constitutional right and seven against. In all but one of the latter, Justice Black voted with the conservative bloc. Of the seven cases decided favorably, Justice Black joined the liberal wing in four, Justice White in two and Justice Clark in one. In the Reitman case, of course, it was Justice White who provided the margin needed for a favorable decision. In that case as well as in the two cases involving civil rights demonstrations, Justice Black adhered to the conservative bloc.

It is because of the recent conservatism of Justice Black that the newspapers, in commenting on the appointment of Solicitor General Thurgood Marshall to the Court, replacing Justice Clark who has generally voted with the conservatives, have said that this appointment is likely to restore the preponderance of the liberal wing. That is certainly likely to be the case on civil rights issues.

1st 10 pages

HOUSING

General

FAIR HOUSING - TITLE VIII

Civil Rights Act of 1968

Title VIII of the Civil Rights Act of 1968, the fair housing title, declares a national policy to provide for fair housing throughout the United States. To the Department of Housing and Urban Development is given the responsibility to administer Title VIII. The Department is charged to begin immediately educational and affirmative enforcement efforts to further the purposes of the Title. The Regional Administrator and his top staff must be prepared to advise his community of the scope of the statute, and assist in the development of compliance under it.

As a first step, the statute must be clearly understood. Hence, we have attached to this memorandum: (1) a copy of the Act, (2) a set of questions that are likely to arise under the Act and the answers, and (3) a memorandum outlining the prohibitions, coverage provisions and enforcement procedures contained in Title VIII. That memorandum follows:

SHORT EXPLANATION OF TITLE VIII(FAIR HOUSING) OF THE CIVIL RIGHTS ACT OF 1968

I. Prohibited Acts

The following acts are prohibited if the action taken involves discrimination on account of race, color, religion or national origin:

A. Refusal to deal. To refuse to sell or rent or to negotiate for the sale or rental of a dwelling. (Section 804 (a));

B. Discrimination in terms. To discriminate against any person in the terms or conditions of sale or rental of a dwelling (Section 804(b));

C. Discriminatory advertising. To make any statement with respect to the sale or rental of housing, indicating any racial or religious preference, or an intention to discriminate (Section 804 (c));

D. False representations. To represent falsely to any person that a dwelling is not available for sale or rental (Section 804 (d));

E. Blockbusting. For profit, to induce owners to sell or rent dwellings be representations regarding the entry into the neighborhood of a person or persons of a particular race, color, religion or national origin (Section 804 (e));

F. Discrimination in financing. To deny a loan to any person, or to discriminate in the fixing of the terms or conditions

of a loan. This prohibition is applicable to banks, building and loan associations, insurance companies, or any other enterprise whose business involves the making of commercial real estate loans (Section 805);

G. Discrimination in real estate organizations. To deny access to or participation in any multiple-listing service, real estate brokers' organization or other service relating to the business of selling or renting dwellings. (Section 806).

II. Coverage

A. Stages of Coverage. The prohibition against discrimination in financing and the prohibition against denying access to or participation in real estate organizations do not become effective until December 31, 1968. The prohibition of Section 804 (c) against discriminatory advertising became effective immediately upon enactment and applies to all dwellings. With respect to the other four categories of prohibited acts described above, namely, refusal to deal, discrimination in terms, false representation and block-busting, the prohibition becomes effective over a two-year period. The housing becomes covered in three stages, which are summarized in the following chart.

April 11, 1968	January 1, 1969	January 1, 1970
A-Dwellings owned by the Federal Government Example: Property acquired by FHA or VA B-Dwellings with Federal Financing that began after November 20, 1962 where payment was not make in full prior to enactment of the statute. Example: Low rent public housing C-Dwellings provided through loans insured or guaranteed by the Federal Government that began after November 20, 1962 where payment was not made in full prior to enactment of the statute. Example: FHA-VA housing D-Dwellings connected with a State or local public agency's slum clearance or urban renewal program that has received federal assistance since November 20, 1962 Example: Urban Renewal Housing	E-Single family houses not owned by private individuals. F- Single family houses owned by private individuals who own more than three houses or who sell more than one, in which he was not the most recent resident, in any two-year period. G-Multi-family dwellings with five or more units sold or rented whether or not the owner lives there. H-Dwellings containing four or or fewer units, if the owner does not reside therein.	I-Single family houses sold or rented by an owner who uses the facilities of a real estate dealer J-Single-family houses sold or rented after publication of discriminatory advertising

EXEMPTIONS

-Single family houses sold or rented by a private individual owner acting on his own behalf who owns three or fewer such houses and who has sold not more than one such house, in which he was not the most recent resident, in a two-year period.

-Multi-family dwellings with four or fewer units, if the owner of such dwelling resides therein. (Mrs. Murphy exemption.)

First Stage of Coverage. Upon enactment, approximately 1,000,000 housing units are made subject to the coverage of the statute. This first stage generally coincides with the coverage of the Executive Order on Equal Opportunity in Housing (Executive Order 11063, November 20, 1962). Housing initially covered by the law includes:

1. Dwellings owned by the federal government (Section 803 (a)(1)(A);
2. Public housing provided with federal assistance since November 20, 1962, the effective date of Executive Order 11063 (Section 803 (a)(1)(B));
3. Housing secured by the credit of the federal government since November 20, 1962, the effective date of the Executive Order (FHA-VA housing)(Section 803 (a)(1)(C));
4. Urban renewal and slum clearance housing in which federal financial assistance was involved since the effective date of the Executive Order (Section 803 (a)(1)(D)).

Second Stage of Coverage. After December 31, 1968, coverage will be extended to some 18 to 20 million housing units, out of a national total of 69 million. Essentially, it will reach:

1. All dwellings containing five or more units;
2. Multi-family dwellings containing four or fewer units, if the owner does not reside in one of the units;
3. Single-family houses not owned by private individuals;

4. Single-family houses owned by private individuals who own more than three homes or who sell more than one in which he was not the most recent resident, in any two year period.

Third Stage of Coverage. After December 31, 1969, coverage will be extended to an estimated total of 55 million dwellings, because of additional limitations imposed at this point on the extent of the single-family house exemptions provided in the statute (Section 803 (b)(1). More specifically, the coverage will be extended to:

1. Any single-family house sold or rented with the aid of a real estate broker, and
2. Any single-family house sold or rented after publication of discriminatory advertising by the owner.

B. Exemptions. With respect to the prohibitions against discriminatory advertising (e.g., whites only), the prohibition against discrimination in financing, and the prohibition against discrimination in the provision of brokerage services, there are no exemptions. However, with respect to the other prohibitions, there are the following three exemptions:

1. A Mrs. Murphy Exemption. A "Mrs. Murphy" exemption permitting owners of dwellings containing four or fewer units to discriminate in the sale or rental of other units of such dwellings, so long as the owner resides in one of the units. (Section 803 (b)(2)).

2. Religious Organization or Private Club. An exemption permitting religious organizations or private clubs to prefer members of their own groups when making available housing owned or operated by such organizations for other than a commercial purpose. (Section 807).

3. Single-family Home Exemption. The most important exemption, and the most complex (Section 803 (b)(1)), will grant a partial exemption to private individual owners of single-family homes, under the following conditions:

Through 1969, any single-family home sold or rented by a private individual owner will be exempt from the title's prohibitions on discrimination. However, the exemption is not applicable if the owner owns more than three single-family houses at any one time. Furthermore, an owner of exempted houses may sell only one house (other than the house in which he was the most recent resident) in any twenty-four month period and remain free of the prohibitions on discrimination.

Beginning in 1970, the single-family house exemption is narrowed by two further limitations: first, the exemption is lost if the owner makes use of the sale or rental facilities of real estate dealer, i.e., he must sell or rent the house himself. Second, the exemption is lost if the owner publishes any written notice stating an intention to discriminate.

Thus, when the Act is fully effective, that is in 1970, the single-family home exemption will permit discrimination only when the owner sells or rents a house without professional assistance in securing the buyer or tenant, and when he avoids discriminatory advertising.

III. Enforcement

Title VIII provides three methods of obtaining compliance: suits by the Attorney General, administrative conciliation and private civil action.

A. Enforcement by the Attorney General. The statute authorizes the Attorney General to bring civil actions in federal courts whenever he has reasonable cause to believe that any person has engaged in a pattern or practice of resistance to the enjoyment of fair housing rights, or whenever he has reasonable cause to believe that any group of persons has been denied such rights in a case of general public importance (Section 813). This is the basic authority for the enforcement program of the Department of Justice.

B. Administrative Conciliation. The Department of Housing and Urban Development has investigation and conciliation authority to resolve complaints alleging discriminatory housing practices. The Secretary of HUD will have 30 days after the filing of a complaint to investigate the matter and give notice to the person aggrieved whether he intends to resolve it. If the Secretary decides to resolve a complaint HUD will engage in informal conference and conciliation with the person alleged to have committed the discriminatory housing practice, and will attempt to obtain resolution of the complaint by that means. If conciliation fails or if the Secretary declines to resolve the charge or otherwise does not act within the 30-day period, the complaining party will have 30 additional days in which to file a civil action in federal court (Section 810).

If the complaint alleges acts constituting a violation of a state or local fair housing law, and that law provides rights and remedies

"substantially equivalent" to those provided in the bill, the Secretary shall refer the matter to the appropriate state or local agency, which will have at least 30 days to act on the matter before the Secretary could begin his own conciliation proceedings. In states with equivalent judicial rights and remedies, any suit filed following failure of conciliation efforts would have to be brought in the state courts (Sections 808-809).

C. Private Civil Actions. The third enforcement procedure is private suite in an appropriate federal or state court (Sections 810(d), 812). Such a suit can be brought following a failure of HUD to conciliate a complaint referred to it. However, a private suit can be brought immediately under Section 812 without referring the matter to HUD in any way. Such an action must be commenced within 180 days after the alleged discriminatory housing practice occurred. The statute authorizes, in appropriate cases, the appointment of an attorney for the plaintiff and the commencement of a civil action without the payment of fees, costs, or security. Relief can include permanent or temporary injunctions, temporary restraining orders, or other appropriate order, as well as the awarding of actual damages and not more than $1,000 punitive damages.

IV. Interference, Coercion or Intimidation

The statute makes unlawful coercion, threats or intimidation of persons exercising or encouraging others to exercise rights granted or protected by the fair housing law. Section 817 provides for civil actions to enjoin such intimidation.

It should be noted that Title IX of the Act provides criminal penalties for forcible interference or injury because of race, color, religion or national origin and because a victim was seeking to sell, acquire, finance or occupy a dwelling, or to exercise other rights connected with housing. The right to freedom form forcible interference stated in Title IX goes substantially beyond the coverage of Title VIII.

CIVIL RIGHTS ACT OF 1968

On April 10, 1968, the Congress enacted Civil Rights Bill H.R. 2516 by a vote of 250 to 171, and on April 11, 1968, it was signed by the President. (Title VIII is the Fair Housing portion of the Bill and is discussed at length below.)

- - - -

Title I provides for protection against violent interference with the exercise of specified rights including voting, public accommodations, public education, public services and facilities, employment, jury service, use of common carriers and travel in interstate commerce, and participation in federally-assisted programs.

Title I also establishes penalties for incitement to riot.

Titles II through VII concern protecting the rights of American Indians. In general terms, a bill of rights is established for American Indians and provision is made for assumption by States of civil and criminal jurisdiction over Indian country with the consent of the Indian tribes affected.

- - - -

FAIR HOUSING

Title VIII declares: "It is the policy of the United States to provide, within constitutional limitations, for fair housing throughout the United States."

Coverage

The prohibition against discrimination on grounds of race, color, religion or national origin in the sale, rental or financing of residential housing takes effect in three stages.

A. Upon enactment, the ban applies to that housing now covered by Executive Order 11063 on Equal Opportunity in Housing subject to the exemptions listed on page 2

(1) Dwellings owned or operated by the Federal Government;
(2) Dwellings provided in whole or in part with the aid of loans, advances, grants, or contributions made by the Federal Government under agreements entered into after November 20, 1962, unless payment has been made in full prior to the date of enactment of this title;
(3) Dwellings provided in whole or in part by loans insured, guaranteed, or otherwise secured by the credit of the Federal Government, under agreements entered into after November 20, 1962, unless payment

has been made in full prior to the date of enactment of the title. (Mortgages held by the FDIC or FSLIC institution and not otherwise included above are excluded from coverage);

(4) Dwellings provided by the development or the redevelopment of real property purchased, rented, or otherwise obtained from a State or local public agency receiving Federal financial assistance for slum clearance or urban renewal with respect to such real property under loan or grant contracts entered into after November 20, 1962.

B. After December 31, 1968, discrimination is barred in the sale, rental, or financing of other housing subject to the following three exceptions:

(1) Any single-family house sold or rented by a private owner who owns no more than three such single family houses at any one time. However, if the private individual owner is not a resident or was not the most recent resident of such house, this exemption applies only to one such sale within any twenty-four month period.

(2) Rooms or units in dwellings containing living quarters occupied or intended to be occupied by no more than four families living independently of each other, if the owner actually maintains and occupies one of such living quarters as his residence.

(3) Housing operated for other than commercial purposes, furnished to members of religious organizations, associations, or societies or members of private clubs.

Further, no person shall be denied access to or membership or participation in any multiple-listing service, real estate brokers' organization or other service, organization or facility relating to the business of selling or renting dwellings, or be discriminated against in the terms of such access on account of race, color, religion or national origin.

C. After December 31, 1969, the single-family exemption applies only if the sale or rental is made:

(1) without the use in any manner of the facilities or services of any real estate brokers, agent, salesman, or any person in the business of selling or renting; and

(2) without the publication, posting or mailing of any discriminatory advertisement or written notice.

Thus, an individual cannot utilize the professional services of persons in the business of renting and selling to effect a discriminatory purpose.

Prohibited Discriminatory Housing Practices

A. Discrimination is prohibited in:

(1) Sale or rental housing extended to:

a) refusal to sell or rent after a bona fide offer, or to negotiate or otherwise make available a dwelling

b) the terms, conditions or privileges of sale or rental, or the provision of connected services or facilities.

c) notices, statements or advertisements

d) representations respecting the availability for inspection, sale or rental.

e) certain representations as to the racial character of a neighborhood.

(2) Provision of financial assistance by businesses making commercial real estate loans.

(3) Brokerage and related services.

Administration

The Secretary of Housing and Urban Development is responsible for administering this title; and an additional Assistant Secretary is provided.

The Secretary is directed to:

(1) Make studies with respect to the nature and extent of housing discrimination; and publish results of these studies.

(2) Cooperate with and render technical assistance to governmental and private organizations and the Community Relations Service in particular.

(3) Administer the programs and activities relating to housing and urban development in a manner affirmatively to further the policies of this title.

Education and Conciliation

The Secretary is directed to call conferences with the housing industry and other interested parties for their advice on programs of voluntary compliance and of enforcement.

Enforcement

Complaints must be in writing, verified and filed with the Secretary within 180 days after the alleged discriminatory housing practice occurred; copies will be furnished immediately to respondents.

There are three enforcement routes provided.

(1) Within 30 days of receipt of the complaint the Secretary shall investigate and may proceed to resolution through informal methods of conference, conciliation, and persuasion, all of which are to be kept confidential. However, wherever a State or local fair housing law provides rights and remedies which are substantially the same as those provided in this title, the Secretary shall take no further action if the State or local agency has, within 30 days of notice, commenced proceedings, or having done so, is proceeding with reasonable promptness.

The Secretary is vested with broad investigating and subpena power enforceable in Federal district court to secure access to records, premises, and individuals. Any person who fails to answer such subpena is subject to a fine of not more than $1000 or imprisonment for not more than one year, or both.

If voluntary compliance is not achieved under Federal, State or local law, the aggrieved party may, within 30 days thereafter commence a civil action in any appropriate Federal district court.

(2) Private persons may bring a civil action within 180 days of the alleged discriminatory housing practice. However, the court shall continue the case before bringing it to trial if it believes that conciliation efforts of the Secretary or a State or local agency are likely to result in a settlement.

The court may appoint Counsel for the plaintiff and waive fees, costs or security.

Remedies include granting of permanent or temporary injunctions, actual damages, together with court costs and reasonable attorney fees in the case of a prevailing plaintiff who is not financially able to assume such fees. Bona fide purchasers without notice of the complaint are protected.

(3) The Attorney General may bring a civil action when he has reason to believe that a pattern or practice of resistance exists or that the denial to a group of persons of the rights granted under this title raises an issue of general public importance. Preventive relief includes permanent and temporary injunctions, restraining orders against those responsible for such a pattern or practice or denial of rights.

Effect On State Laws

State and local laws that grant, guarantee or protect the same rights as are granted under this Title are preserved. However, any law requiring or permitting a discriminatory housing practice shall to that extent be invalid.

Cooperation with State and Local Agencies

The Secretary with the consent of State and local agencies and their employees may reimburse them for service rendered to assist him in carrying out this title.

Interference, Coercion, or Intimidation

Civil remedies are provided for interference with any person in the enjoyment of rights granted or protected by this title.

- - - -

Title IX on Prevention of Intimidation in Fair Housing Cases prohibits forcible interference with rights related to housing and provides criminal penalities for violations - a fine of not more than $1000 or imprisonment for not more than one year, or both; and if bodily inju ry results not more than $10,000 fine, nor more than 10 years imprisonment, or both; and if death results imprisonment for any term of years or for life.

Title X establishes three new Federal offenses and provides a penalty of a fine of $10,000, imprisonment up to five years, or both. The three new offenses are:

(1) Teaching or demonstrating the use or making of any firearm or explosive or incendiary device, knowing or having reason to know, or intending that it will be unlawfully employed for use in or in furtherance of a civil disorder which may in any way or degree obstruct, delay or adversely affect commerce, or the conduct or performance of any federally-protected function;

(2) Transporting or manufacturing for transportation in commerce a firearm or explosive or incendiary device, knowing or having reason to know, or intending that it will be used unlawfully in furtherance of a civil disorder;

(3) Committing or attempting to commit any act to obstruct, impede, or interfere with any firearm or law enforcement officer lawfully engaged in the lawful performance of his duties incident to and during the commission of a civil disorder which in any way or degree obstructs, delays, or adversely affects commerce for the conduct or performance of any federally-protected function. "Civil disorder" is defined as "any public disturbance involving acts of violence by assemblages of three or more persons, which causes an immediate danger of or results in damage or injury to the property or person of any other individual."

APR 23 1968

THE FAIR HOUSING TITLE OF
THE CIVIL RIGHTS ACT OF 1968
EXPLANATION

I. POLICY AND CONSTITUTIONALITY

II. DEFINITION "DWELLING", "TO RENT"

III. WHAT IS PROHIBITED BY THE LAW

IV. EFFECTIVE DATES AND SCOPE OF COVERAGE OF PROHIBITIONS

V. EXEMPTIONS, EXCEPTIONS AND LIMITATIONS TO COVERAGE

VI. HUD FUNCTIONS AND POWERS

VII. ENFORCEMENT AND REMEDIES

VIII. THE COMPLAINT AND CONCILIATION PROCEDURE OF SECTION 810

IX. COMPARISON OF SECTIONS 810 AND 812 JUDICIAL REMEDIES

X. EFFECT ON STATE AND LOCAL AND OTHER LAWS

XI. CRIMINAL PENALITIES FOR INTIMIDATION IN FAIR HOUSING CASES

Explanation of the Fair Housing Title of the Civil Rights Act of 1968

I. POLICY AND CONSTITUTIONALITY

The opening section of the Title (Sec. 801) makes it "the policy of the United States to provide, within constitutional limitations, for fair housing throughout the United States." The qualifying language on constitutional limitations was the result of an amendment to the section during the course of the Senate debates. However, it seems clear that Congress has broad power to deal with the subject of fair housing under both the Commerce Clause and the Equal Protection Clause of the 14th Amendment and that the prohibitions against discrimination in the Fair Housing Title do not unconstitutionally infringe on private property rights. A comprehensive analysis of this question may be found in a memorandum placed in the Congressional Record by Congressman Celler during the House consideration of the bill (H2766 DCR, April 10, 1968).

II. DEFINITION "DWELLING", "TO RENT"

Coverage under the Title is based on "dwellings" which are broadly defined in section 802 to embrace any structure intended as a residence, including vacant land offered for residential construction or use. This definition would appear to cover virtually any kind of living quarters and any kind of land used for living quarters.

"To rent" is defined to include subleasing or otherwise granting a right of occupancy for consideration.

III. WHAT IS PROHIBITED BY THE LAW?

Sections 804, 805 and 806 of the Title prohibit discrimination on the basis of race, religion, color or national origin in three areas.

A. DISCRIMINATION IN SALE OR RENTAL - Section 804 applies to

(a) Refusal to sell or rent after a bona fide* offer is made or refusal to negotiate or otherwise make a dwelling available;

(b) Discrimination in terms, conditions or privileges of sale or rental;

(c) Discriminatory advertising with respect to sale or rental, whether in the form of a published advertisement or written notice or oral statement (i.e., a "white only" declaration in connection with a sale)

(d) False representations as to availability for inspection, sale or rental when a dwelling is in fact available;

(e) Blockbusting - discriminatory representations, made for profit, as to prospective neighbors in order to induce sale or rental.

*The term bona fide here does not mean that a legal determination of an offerors financial standing is necessary, but rather that the intention to rent or buy must be in good faith and not just a "test" of the sellers discrimination. If there is a failure to negotiate with a possible purchaser, of course, no offer need be made.

B. DISCRIMINATION IN FINANCING - Section 805 applies to the provision of financial assistance (for the purpose of purchase, construction, improvement, repair or maintenance) by any business making commercial real estate loans. Its protections extend not only to the applicant for financial assistance but to any person associated with him in the application and to prospective owners, lessees and applicants.

C. DISCRIMINATION IN THE PROVISION OF BROKERAGE SERVICES - Section 806 applies to access to, or participation or membership in, any brokerage service or facility related to the business of selling or renting dwellings, including multiple listing services.

IV. EFFECTIVE DATES AND SCOPE OF COVERAGE OF PROHIBITIONS

A. COVERAGE OF FINANCING AND BROKERAGE SERVICES PROHIBITIONS

The prohibitions against discrimination in finance and the provision of brokerage services both become effective January 31, 1968, and apply to all dwellings.

B. COVERAGE OF SALE OR RENTAL PROHIBITIONS

The prohibitions against discrimination in sale or rental of section 804 become effective in three stages and will, when fully operative, apply to roughly 80% of the dwellings in the country. These stages are delineated in Section 803 of the Title.

Stage 1 - Upon Enactment, the prohibitions of Section 804 (c) against discriminatory advertising apply to all dwellings. The prohibitions of Section 804(a), (b), (d) and (e) apply to all federally operated dwelling units and to certain other dwellings which have received the kind of Federal assistance covered by Executive Order 11063 (loans and grants, use of land developed with urban renewal assistance, mortgage guarantees etc. - but coverage shall not apply solely because of a mortgage purchase by an FDIC or FSLIC institution). The assistance must also be given under agreements which were entered into after November 20, 1962 and are still outstanding on enactment. Basically three kinds of dwellings receiving such Federal assistance are covered upon enactment:

1) Multi-unit dwellings of five or more units

2) Non-owner occupied two to four unit dwellings

3) Single family houses not owned by private individuals.

Additionally, a limited number of single family houses owned by private individuals and receiving such Federal assistance are covered where an individual has an equitable or legal interest in more than three such houses or where, in any two year period, he sells more than one such house in which he was not the most recent resident. The first such sale would be exempt from coverage.

Stage 2 - After December 31, 1968, the prohibitions apply to any of the kinds of dwellings described immediately above regardless of whether they are federally assisted.

Stage 3 - After December 31, 1969, single family houses owned by private individuals become covered if they are sold or rented through a broker or other person in the business of selling or renting dwellings, or if a discriminatory written notice or advertisement is used in the sale or rental

Persons in the business of selling or renting dwellings are broadly defined in section 803(c) to include anyone who owns a dwelling for five or more families and anyone who, in the preceding year, has been involved as a principal in three or more sale or rental transactions or has been involved as an agent in two or more such transactions. The definition would also include regular real estate brokers, agents or salesmen regardless of the number of transactions in which they are involved.

V. EXEMPTIONS, EXCEPTIONS AND LIMITATIONS TO COVERAGE

"Mrs. Murphy" Exemption. Under section 803(b)(2), the sale or rental of rooms or units in dwellings for up to four separate families (families include individuals) one of which rooms or units is occupied by the owner is exempt completely from the coverage of sections 804 (a), (b), (d) and (e), except that the sale of the entire dwelling would not be within the exemption, nor would the exemption apply if the owner-occupant moves out. Although the exemption is directed at small boarding houses, it could apply, by its language, to small apartment houses for two to four families.

Byrd Amendment - This refers to the language of section 803(b)(1) which allows a limited exemption from coverage for bona fide private individual owners of up to three single family houses. Prior to the amendment of the bill, the exemption of section 803 (b)(1) applied to sale or rental of single family houses only where the owner was also the most recent resident and thus would not have exempt so-called second or vacation homes. The first two provisos of section 803(b)(1) limit the number of sales to which the exemption would apply in any two year period and seek to provide roughly the same kind of safeguards as are found in the Internal Revenue Code against circumvention of the law by transferring property to a close relative or in other than an arm's length transaction

Single Family House - For purposes of the limited exemption of single family houses under section 803(b), the term is intended to have its generally understood meaning and to be distinguished from the broader term "single family dwelling" which could include an apartment occupied by one family. Single family house could include a semi-detached or row house but would not include ownership in a condominium or cooperative

Religious Organizations and Private Clubs (Section 807) - Religious organizations which do not discriminate in membership on the basis of race, color or national origin are permitted to give certain preferences to their members in the sale, rental or occupancy of dwellings which they own and operate for other than a commercial purpose. Private clubs, not in fact open to the public, are also permitted to give membership

preference in the rental and occupancy of "lodgings" which they own or operate as an incident to their primary purpose.

Title Transfer Services - The prohibitions on discrimination in sale or rental and discrimination in financing of sections 804 and 805 are not intended to limit the provision of professional assistance by attorneys, escrow agents, abstractors, title companies or others in perfecting transfer of real estate. They would apply, however, to other professional services or activities by such parties which fall within the terms of the sections.

VI. HUD FUNCTIONS AND POWERS

A. ADMINISTRATION

Section 808 places in the Secretary of HUD, general responsibility for the administration of the Title. It authorizes an additional Assistant Secretary to assist in administering the law. The Secretary is authorized to delegate any of his functions, duties, or powers to employees or boards of employees of the Department. Hearing Officers may be designated in compliance with provisions in the United States Code.

The Secretary is directed to -- a) make studies; b) publish reports; c) cooperate with and give technical assistance to Federal, State, local and other public or private fair housing agencies; d) cooperate with and give technical and other assistance to the Community Relations Service; e) administer HUD programs in a manner to affirmatively further the policie of the fair housing law.

B. EDUCATION AND CONCILIATION.

Section 809 provides that immediately after enactment of the Title, the Secretary shall commence such educational conciliatory activities as will further the purposes of the law. The Secretary is to call conferences of persons in the housing industry and other interested persons to acquaint them with the provisions of the law and his suggested means of implementing it, and shall endeavor with their advice to work out programs of voluntary compliance and enforcement. He also is to consult with State and local officials and other interested parties to learn the extent of housing discrimination in their State or locality, and whether and how State or local enforcement programs might be utilized in conncetion with or in place of the Secretary's enforcement of the Title.

C. CONCILIATION

Section 810 provides for filing of complaints with the Secretary and conciliation efforts by him. The complaint and conciliation process is charted in greater detail below under section VIII.

D. INVESTIGATIVE AND SUBPOENA POWERS

Section 811 gives the Secretary broad powers to investigate, to subpoena records and individuals, to issue interrogatories and to administer oaths. He must also issue subpoenas for the party charged, upon request. The subpoena powers are enforceable in U.S. District Court upon a showing that there has been a refusal to obey the Secretary.

VII. ENFORCEMENT AND REMEDIES

The Title provides three methods of obtaining compliance with the law and enforcing its provisions.

A. CONCILIATION

Conciliation by the Secretary or resolution by State or local agencies pursuant to the complaint procedures of Section 810 (see Section VIII).

B. PRIVATE CIVIL ACTION BY AGGRIEVED PARTIES

(a) Under section 810, in U.S. District Court after exhaustion of complaint procedures

(b) Under section 812, in U.S. District Court or appropriate State or local court any time within 180 days after the alleged discriminatory housing practice occurred.

(c) Under section 817, in any court having jurisdiction over the subject matter, to redress interference, threats, coercion with rights granted under section 806 of the Title. This is in the nature of a tort action.

C. ACTION BY THE ATTORNEY GENERAL

Under section 813 in cases of pattern and practice of resistance to the law or cases where the denial of rights to a group of persons raises an issue of general public importance.

VIII. THE COMPLAINT AND CONCILIATION PROCEDURE OF SECTION 810

A. FILING A COMPLAINT

Who Can Complain: Any person who claims that, as of the effective date of the Title, he has been injured or will be irrevocably injured by a discriminatory housing practice within the meaning of sections 804, 805, or 806 may file a complaint with the Secretary not more than 180 days after the alleged discriminatory practice occurs.

Form of Complaint: It must be in writing, verified, state the facts upon which the allegations of discrimination are based and contain such other information and be in such form as the Secretary requires.

Answers and Amendments: A respondent may file a verified answer and both complainant and respondent may amend at any time, if the Secretary finds it reasonable and fair to do so.

B. PROCESSING A COMPLAINT - THE SECRETARY'S FUNCTION

1) Upon receipt of a complaint meeting the above requirements, furnish a copy to the person charged with a discriminatory practice.

2) Determine whether a State or local fair housing law applies to the complaint and provides rights and remedies substantially equivalent to those provided by the Title. The test of equivalency will go to the effectiveness of State and local agencies in enforcing these laws and not just to the presence of an equivalent law.

If State or local law is equivalent	If State or local law does not apply or is not equivalent
A) Immediately notify the State or local agency. (The statute does not specify a time requirement although an intention to place an outside limit on this time of 30 days from receipt of the complaint may be inferred.)	a) Investigate and notify the aggrieved person within 30 days from receipt of complaint whether HUD intends to resolve it, i.e., he finds probable cause to believe a discriminatory housing practice has occurred.
B) Give the State or local agency 30 days to commence proceedings and "reasonable" time to carry proceedings forward.	b) If the Secretary decides to resolve it, he shall proceed with informal and confidential conciliation efforts, to be conducted insofar as practicable, in the location where the discriminatory practices allegedly occurred.
C) After 30 days without commencement of proceeding or if the proceedings are not carried forward with reasonable promptness, the Secretary may reassert jurisdiction. At such time, the case would be in the same posture as if State or local law did not apply. (See a) and b) in right hand column).	
D) If the Secretary does not obtain voluntary compliance within 30 days, the aggrieved party may bring suit in the appropriate U.S. District Court within 30 days thereafter, provided he does not have an equivalent judicial remedy under a State or local fair housing law.	c) If the Secretary does not obtain voluntary compliance within 30 days after the complaint is filed, the aggrieved party may bring suit within 30 days thereafter in the appropriate U.S. District court.

C. TERMINATION OF CONCILIATION

The Secretary must terminate efforts to obtain voluntary compliance whenever an action brought by an individual in Federal or State or local court (pursuant to the above, or under section 812) comes to trial. Concomitantly, the court is directed to continue the case whenever it appears that conciliation efforts of the Secretary are likely to result in satisfactory settlement of a complaint to the Secretary which is also the subject matter of the court action. Unless the case is filed and comes to trial, termination of conciliation by the Secretary is discretionary.

IX. COMPARISON OF SECTIONS 810 AND 812 JUDICIAL REMEDIES

Sections 810 and 812 appear to provide somewhat similar judicial remedies. This can best be understood in light of the legislative history of the Title in that section 810 was originally intended to provide judicial review from an administrative enforcement procedure which was eliminated from the Title as a result of the Dirksen amendment. Section 812 was intended to provide an independent means of court enforcement. There are important differences in the two sections, however.

Section 810	Section 812
Actions can be brought only in Federal court. The section provides for injunctions and for such affirmative actions as may be appropriate by way of remedy. It is not entirely clear whether the court, under this broad mandate, may award damages or give the other relief specifically allowed under 812. The burden of proof in such actions is specifically placed on the complainant. Further, section 810 actions can only be brought after exhaustion of conciliation procedures and only if the person aggrieved does not have a judicial remedy under a State or local fair housing law.	Actions may be brought at any time within 180 days after the alleged discriminatory housing practice occur. They may be brought in either Federal court or in appropriate State or local courts and the penalties specifically include any appropriate temporary restraining order or other order, actual damages, punitive damages up to $1,000, cost and attorneys fees (where the court finds plaintiff is not financially able to assume such fees). Additionally, the section provides for court appointment of an attorney and waiver of fees, cost and security under such circumstances as the court deems just.

A plantiff would thus appear to have both a wider array of remedies and a smaller potential burden of expense under section 812 than under 810.

Under both sections 810 and 812, bona fide purchasers, encumbrancers or tenants without notice of the filing of the complaint or a civil action under the Title would not be affected if they are in possession of the property. This proviso has the effect of modifying existing judicial doctrine to make clear that actual notice of the existence of a complaint or civil action is necessary before an innocent purchaser's right would be endangered by an adverse judgement. However, a party would not be innocent, in the first instance, if he knew of a seller's or renter's discriminatory intent, regardless of whether he knew of the filing of a complaint or civil action.

X. EFFECT ON STATE AND LOCAL AND OTHER LAWS

Under section 815, State and local laws are preserved, except where they would be discriminatory themselves. Under section 816 the Secretary may enter into agreements or cooperative arrangements with State or local fair housing agencies to utilize their facilities or employees in carrying out the Title.

XI. CRIMINAL PENALTIES FOR INTIMIDATION IN FAIR HOUSING CASES - TITLE IX

Title IX of the Civil Rights Act of 1968 protects persons from willful interference or injury because of race, color, religion, or national origin, and because they were seeking (a) to sell or acquire housing, (b) to finance or occupy a dwelling, or (c) to exercise other rights connected with housing. The law also prohibits willful interference with those who would aid or encourage others to exercise these rights or lawfully speak or assemble to protest denials of these rights. Criminal penalties are provided for the offenses described, including fines and imprisonment.

HOUSING
General

METROPOLITAN ATLANTA HOUSING CONFERENCE

Ebenezer Baptist Church

February 26, 1969

Keynote Address Mr. Carl Ware

HOUSING

It is ironical for American History that racism which was essentially rural and Southern in its origin is today basically urban and national in its manifestations.

Pittsburgh, like Atlanta is a segregated city. According to 1960 census figures 94% (95,267) of the Negro population lived in 52 of approximately 183 census tracts. Estimates are that this number has significantly increased since that time.

Though Negroes comprised 16% of the population of the city in 1960 they occupied 33.3% of the substandard housing units. Of these 13,500 substandard units 10,500 (77.8%) were occupied on a rental basis.

Negroes spend 25.7% of their income for rent. Whites spend 18.2%.

Of the 183 census tracts comprising the city 14 have no Negro population, 45 have less than 1% Negro population.

Negroes make up approximately 18% of the city population but only 3% of the population outside of the city. Most of the Negro population outside of the city limits reside in 3 third-class cities in Allegheny County -- Clairton, Mckeesport and Duquesne.

In 1960, 72% of the white population lived outside the city limits compared wity 57.6% in 1950. This shows the flight of the white man to the suburbs leaving the inner city to the Negro.

Seventy percent of all Negro households are located on blocks that are 50% or more non-white.

Negroes that make from seven to ten thousand dollars per year are not as well housed as whites who make the same.

Nearly 7 of 10 non-white occupied households were located in the Upper-Lower Hill, the Strip, Garfield, East Liberty, Homewood-Brushton and Beltzhoover in 1960.

The majority of newly established non-white households are located in already highly concenttated areas of non-white occupancy.

Three-fourths of the city's residential blocks haae no racial integration. There were substantial differences in the housing conditions of Negro and white families relocated from the lower hill redevelopment area. Although 4 times as many non-white families were relocated, 23 times as many non-white families ended up in substandard housing.

To help prevent discriminatory practices in the sale and rental of properties, the City of Pittsburgh in 1958 adopted a fair housing ordinance which prohibits discrimination in the sale or rental of all units except those whose owner owner fewer than five units in the city.

The law is enforced through the compliance division of the Mayor's Commission on Human Relations. The Commonwealth of Pennsylvania has an ordianance enforced by the Pennsylvania Human Relations Commission which covers all housing accomodatinns except owner-occupied one-or two family dwellings. The state

OPERATION EQUALITY

and the

URBAN LEAGUE HOUSING PROGRAM

1968

I. Statement of the Problem

It is an established truism that Negroes have been denied equal opportunity in housing both within the City of Pittsburgh, and in certain of the surrounding municipalities. This denial of opportunity to individual human beings has not been fostered by any personal shortcomings, but because of race, color of skin, or country origin. Housing discrimination decrees that all persons of a particular group, regardless of personal qualifications, may not live in certain neighborhoods, but only in certain neighborhoods, but only in certain others. These other neighborhoods, the black ghettoes, are, for the most part, less desirable.

The patterns of discrimination and segregation in Pittsburgh have become institutionalized and constitute a major component of the practices of the housing and real estate industry broadly defined to include real estate brokers and salesmen, landlords, builders, developers, mortgage lending institutions, and government housing agencies. When the normal commercial real estate channels are open to minorities without discrimination, the need for open occupancy programming becomes obsolete.

This problem of discrimination in housing and its effect on the

general welfare of the country requires a program comparable to the magnitude of the problem. This means that our efforts must be directed toward changing the policies and practices of the housing and real estate industry.

Based on reports from the 8 participating Urban League affiliates covering the period January 1, 1965 to June 30, 1966, there were over 4,000 requests for the Housing Services, over 3,000 listings were received and over 375 families bought or rented homes. Over 200 complaints of discrimination were filed with state and city anti-bias agencies. The demonstrated success of this program in one region gave impetus to the view that the adoption of this program in other metropolitan areas would make a significant contribution toward achieving open-occupancy. The expansion of this program was made possible by a Ford Foundation Grant in the amount of $1.5 million for three years. The first city to participate in this project is Cleveland, Ohio. In the spring of 1967 two more cities are expected to join the program - Seattle, Washington and Pittsburgh Pennsylvania, Miami, Florida, Rochester New York, and New York,City.

<u>Objective</u>

The Major goal of "Operation Equality" is:

To establish a "truly" open-housing market where <u>all</u> families may live where they wish, based upon their

ability to pay.

Program Inplementation

To establish an open-housing market, effective social forces within the communitymmust be mobilized. This will be accomplished through the utilization of the following program components:

Metropolitan Council

This council will be used to mobilizeeall the community resources to increase and improve the housing supply and to insure equal access to the supply by all segments of the population.

Neighborhood Offices

This facet of the operation would seek to locate and activate potentially mobile families.

Housing Infommation Services

A listing of housing opportunitées will be compiled by voluntary commitments as well as by those opportunities covered by the fair housing law.

A listing of families seeking these opportunities would also be established and maintained.

Fair Housing Activities

Community education programs in white suburbia and white

areas of the center city will be conducted.

Volunteers

For each of these program components, volunteers must be recruited, oriented to the program, and trained to assistaand counsel families.

CHOOSE, as a clearing house, maintains a monthly listing of houses and apartments available for sale or rental on an open-occupancy basis in the Pittsburgh area. With the cooperation of groups concerned about fair housing, the service attempts to link the supply of available housing to the demand.

HISTORY

CHOOSE was begun in November, 1963 by the Public Affairs Committee of the Fisst Unitarian Church of Pittsburgh to help Negro and other minority group homeseekers to find suitable housing within their resorces. Realizing that within the deeply d discriminatory system operating in the Pittsburgh area there were individuals who believed in open housing, the group decided to establish a clearing house 1) of listings of properties available to all seekers, and 2) of families desiring such housing.

The service was begun in January 1964 with advice from a real estate broker, a lawyer, a human relations expert, and citizens who had participated in similar earlier attempts. A monthly listing of properties available on the open market was published and distributed by groups interested in the work. Under the direction of a Coordinator, with housing aides from among the church members were assigned to accompany prospective homeseekers in looking at homes and apartments. Aides were especially

useful in locating housing for families moving to Pittsburgh from other cities.

By July, 132 families had used the service. CHOOSE had obtained 175 listings, and 318 referrals had been made to homes on the CHOOSE lists. In October of 1965, the Director began to give leadership in extending the service to the community by involving organizations interested in fair housing. Increasing demand for housing necessitated the system of Coordinators to work in various area.

Through fair housing groups CHOOSE has enlarged its list of volunteers from the original group to the broader community; it has begun to enlarge its role within the Pittsburgh area; and it has participated in a variety of ways in the fair housing movement.

REPORT OF ACTIVITIES

Attainment of Goals

A major strength of CHOOSE is the fact that such a service exists and provides an opportunity that is not available through any other group or agency. The goals of the organization have been identified by volunteers as the following:

To help minority group families to find suitable housing

To Promote integration

To Achieve open occupancy

The fact that there was a dedicated core of volunteers and leadership who are willing to devote much time and energy without hope of personal reward has been the outstanding reason for the continuance of the organization. An interested and dedicated individual may give as much or as little time as he or she wishes in any of several phases of the group activities. Those who have received service become part of the chain for its continuance.

The organized support of named and unnamed groups, churches, associations, and agencies concerned about the problem of fair housing was basic in extending the services of CHOOSE to the larger community in and around Pittsburgh. The cooperating groups secure listings, provide aides, and donate supplies for the maintenance of the service.

Through informing citizens of their rights and responsibilities under the fair housing laws of the City and State, volunteers have helped to interpret the Pittsburgh Human Relations Ordianance and the Pennsylvania Human Relations Act.

The Positive results of obtaining homes for minority group members, as shown by statistics, in no way indicates the time, attention, devotion, and indirect education which accomplishes the goals of CHOOSE.

ACCOMPLISHMENTS

CHOOSE has worked with at least 1000 individuals or families within the 5 year period, January 1964 to January 1968. Through its direct or indirect efforts, 300 homeseekers found housing in the Greater Pittsburgh Area. Of that number, 244 secured units in areas which were 95 to 100 per cent white, and 96 moved into integrated (40 to 95 per cent) sections.

The data provided do not accurately measure the extent to which help given by Choose may have been a factor in the final move. Fifty-seven per cent of the registrants whose new address was known moved into predominantly white areas. Though thirteen per cent moved into integrated areas, efforts were made to prevent the formation of new ghettoes.

A far greater portion of registrants seek rental than sale housing. The number of persons who actually found housing shows five times as many rental units as houses bought. Of those who f found housing with CHOOSE help, 76 per cent secured rental units, and 20 per cent pruchased homes. Of a total of 282 housing units which have been listed by homeowners, only six per cent have been sold through advertising on the CHOOSE lists. Additional listings are secured from brokers, banks, FHA, VA, and universities in the area.

In terms of the total need, the activities of CHOOSE have not solved the problem of housing for minority group members in proportion to the need for decent housing. Nevertherless, in providing a tool by which some upward-mobile families have been able to find housing suitable to their needs and resources, CHOOSE has encouraged a greater number of Negroes to seek housing outside of overcrowded areas.

ADMINISTRATION

Volunteers give service in a variety of ways to accomplish the goals of CHOOSE:

The service is administered by an Advisory Committee made up of individuals from the various cooperating groups and others with specialized knowledge in the field of housing. The Advisory Committee names the Director and Assistant Directors, who are responsible for interpreting the policies to the public, organizing activities in relation to cooperating groups, and receiving and assembling listings and reports.

The fair housing groups associated with the service furnish Area Coordinators for the City, North , East, South, and West areas, and in outlying communities. Coordinators assume the responsibility of recruiting aides and locating homes in their areas. They accept all calls from homeseekers and homeowners and arrange for inspection of homes.

Aides are secured through fair housing groups to help and advise persons who are seeking homes in the neighborhood. The intensity of service provided by aides ranges from simply giving leads, encouragement and advice to locating available housing, discovering the suitability of units, and furnishing escort service.

Clerical Volunteers may not work directly with homeseekers but are responsible for organizing, assembling, and mimeographing listings, writing letters, publishing a newssheet, or designing displays.

Other volunteers perform specific tasks involved in the overall procedure of securing listings of available housing and helping to create a receptive community climate for non-white families moving into a neighborhood. A CHOOSE volunteer is a person dedicated to the ideal of equal housing for all people.

ACTIVITIES

A. LISTING SERVICE

The monthly or bi-monthly listing of homes available on the open market is the primary activity of the Clearing House for Open Occupancy Selections. A listings secretary collects the information concerning homes offered and prepares the list for duplication. Volunteers arrange for the distribution of listings

to churches, clubs, and agencies which might bring them to the attention of potential clients.

The first CHOOSE list of January 1964 had nine homes for sale, ranging in price from $8,500 to $28,000 and five units for rent. The list of November -December 1966 showed 87 sale properties ranging in price from $5,000 to $38,000 with 52 homes in the $10,000-$20,000 category. The limited housing supply in the Pittsburgh area has made it impractical to list units offered for rent.

Thellistings provide the phone numbers of Area Coordinators and Rental Supervisor, but do not give the names of owners or locations of property advertised. A homeseeker calls the designated number and is referred to the seller, landlord, or broker who is handling the property. Homeowners who listtheir properties are informed of homeseekers who may be interested in viewing them.

Property listings are secured by members of fair housing gropps through phone calls to owners, visits to real estate brokers, and through the open housing lists of governmental agencies, universities, and banks. Listings are shared with prospective buyers, Negro real estate agents, and cooperating groups, with the owners permission.

Additional listing with a fair housing broker is recommended.

B. <u>HOUSING AIDE SERVICE</u>

Housing Aides are the direct link with the homeseeker in

locating available housing in a neighborhood. Aides provide the family with information about the community, advertised housing, supportive individuals, and the fair housing laws, when necessary.

When a homeseeker phones an Area Coordinator for suggestions of listings, he is immediately assigned to an Aide who contacts him. To find the housing desired, intensive activity may be necessary, including phone calls in answer to all newspaper ads, visits to realtors, trips throughout the community seeking "For Sale" or "For Rent" signs, and actual inspection of properties.

The CHOOSE Aide maintains contact with the family, if desired, throughout the househunting process, which may be stretched into a lengthy period. Devious discriminatory practices make the process arduous and time-consuming. When discrimination is met or suspected homeseekers are encouraged to file complaints withthe Mayor's Commission on Human Relations or the Pennsylvania Human Relations Commission, botthof whose services are available. The Commissions provide assistance inssecuring housing covered by the city and state laws.

It has been found necessary to extend the service of CHOOSE into all phases of the housing transaction: locating houses, visiting properties, choosing the residence, securing a fair lawyer, receiving financial advice, securing a mortgage, and moving into a new community.

A family may consult CHOOSE at any point in the househunting

process for an Aide to provide information about a neighborhood, prices, values, fair brokers, or an explanation of other available services. A rewarding aspect of the often frustrating search for housing by a non-white family is the fact that the homeseeker may become a volunteer for CHOOSE and a member of a fair housing group.

SIGNIFICANCE OF CHOOSE

Open occupancy in housing depends upon the actions and activities of people living in thier communities. Volunteers have shown the important role thay can play in providing opportunities for minority group members to seek better housing. A core of concerned individuals in a neighborhood can promote a climate of acceptance which makes peaceful integration possible.

The process of meeting the vital and pressing housing needs of upward-mobile persons, as well as out-of-towners, whommeet discrimination has been time-consuming, frustrating, and often discouraging. The courage and tenacity of both volunteers and homeseekers have built trust and friendship between persons of varied backgrounds.

Cooperating of groups concerned with open housing has established a working venture which advances freedom of choice in the Pittsburgh area. The support of such groups encourages homeseekers to choose housing which meets their needs and resources in hitherto unintegrated areas.

Increased knowledge and acceptance of air housing laws broaden

the opportunities of the homeseeker and strengthens the effectiveness of the homeseeker and strengthens the effectiveness of the work of the City and State human relations commissions.

In the Pittsburgh area, much of the good quality housing is in neighborhoodsswhich have not been open to minority group members. The success of these families in moving into new areas is vital in creating a firm, stable, and responsible community leadership.

As a volunteer group offering a free service in Metropolitan Pittsburgh since January 1964, the Clearing House for Open Occupancy Selections provides an opporunity for all concerned about human values to work together in creating a progressive and truly open community.

C. COOPERATING GROUPS

CHOOSE depends upon the support of a number of organizations and agencies for its activity and growth. Members of the Associations for Racial Equality in South Hills, Penn Hills, North Hills, Allegheny Valley, and Sewickley Valley have provided a liaison with their communities. The Urban League mimeographs the listings; the Catholic Interracial Council, the Jewish Community Relations Council, the Young Women's Christain Association, and the First Unitarian Church have provided other stenographic and mailing services. Aides are supplied by these groups, as well as the Council of Jewish Women, Citizens for a Better City, and the Society

of Friends.

Additionally, Hill House Association, National Association for the Advancement of Colored People, Pittsburgh Area Religion and Race Council, Pittsburgh Presbytery, Methodist Board of Christian Social Concern, and numerous churches have provided support of various types. Through a cooperative venture of interested groups, a Workshop on Housing Opportunities was held in March, 1966. Specific proposals for future activiteis of fair housing groups were made and are being implemented.

D. Community Education

In broadening opportunities for minority groups to secure housing on the open market, CHOOSE has become involved in other phases of community life. Speakers from fair housing groups have sought the support of civic organizations. Representatives of CHOOSE participate in the Pittsburgh Fair Housing Movement, the Allegheny County Council on Civil Rights, the Citizen-Clergy Coordinating Committee, and other groups. Testifying before City Council for a stronger fair housing ordinance, working with real estate brokers, industries, banks, and universities to secure their willingness to share listings; training volunteers; and helping groups to plan activities relating to housing have been some other aspects of CHOOSE work.

Housing Guide to Equal Opportunities

Suitable living environments and stable, racially inclusive occupancy patterns do not occur through law or by choice. They result from motivation, imaginative planning, and painstaking management. Enough has been said about the evils of segor complaince with minimum requirements of the law. Racial balance can be achieved by affirmative marketing practices . If there is greater pressure from the Negro market, special measures can be taken to recruit more white families. If too few non-white are applying, special recruitment can be directed to the Negro market.

Physical Location Setting, convenience, design and price are more important then influencing families to live in integrated neighborhoods than the presence or absence of people of other races. Partially subsidized moderate income housing seems to offer the best prospect for integration. It is at this economic level that the greatest of the white and non-white market occurs.

The special government assistance available to non-profit and cooperatives sponsors is encouraging many socially motivated organizations and private firms to enter the housing field and the advantageous financial terms make it feasible to cater to a racially inclusive market.

There must be a policy decision and plan for racial inclusiveness, both public and private that heretofore has been employed in moving this country toward "two societies, one black, one white - sperate

and unequal. A massive, well coordianted attack is essential to solve economic and social crises of urban areas, housing,employment schools, health, recreation and welfare all interact.

What we need now is sense of urgency, the kind of determined action that I think we could expect from businessmen if suddenly they were faced with a threat of the nationalization of industry or a tax bill which would work severe hardships on their businesses.

We should expect from the labor leaders of this country the kind or urgency and excitement and activity that we could expect if they were faces with compulsory collective bargaining legislation or strengthening of the Taft-Hartley Bill.

I think we should expect from the religious leaders the kind of commitment and urgency they would exhibit if they were suddenly told that they were no longer going to be tax exempt institutions.

Housing
Events

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
PEACHTREE SEVENTH BUILDING, ATLANTA, GEORGIA 30323
Room 645

March 12, 1969

REGION III
Office of Equal Opportunity

RECEIVED
MAR 13 1969

IN REPLY REFER TO:
3SO

Mr. Marvin Wall
Southern Regional Council
5 Forsyth Street, N.W.
Atlanta, Georgia 30303

Dear Mr. Wall:

Pursuant to your recent request, I am enclosing several copies of the Department of Housing and Urban Development's housing discrimination complaint form.

As an individual interested in fair housing, you can be of great assistance to victims of housing discrimination by:

1. Making these forms available to persons who have alleged that acts of discrimination in housing have been practiced against them.

2. Assisting such persons in properly completing the forms and in providing adequate details of the nature of the discriminatory act, and (if feasible) arranging for the form to be notarized.

3. Advising victims of discrimination of their choice of alternative legal remedies, so that an informed decision can be made concerning whether to complain to HUD, complain to the Department of Justice, or seek the advice of an attorney concerning the possibility of bringing private litigation.

Additional copies of the complaint form, if needed, will be furnished by this office on request. Copies will also be available in FHA offices in major cities. It is not absolutely necessary that a complaint be filed on the official form, although use of the form saves time and assures that the necessary minimum information on which determinations of coverage can be made is furnished to this Department. Before a complaint can be acted upon, however, it is necessary that it be notarized. If the services of a notary are not readily available, the complaint can be sent to HUD without verification and this office will assist the complainant in getting his complaint notarized.

If this office can be of service to you in connection with questions or problems related to fair housing, please do not hesitate to write or call:

Jerry Norris, Acting Director
Conciliation and Investigation Division
Department of Housing and Urban Development
Room 620, Peachtree-Seventh Building, N. E.
Atlanta, Georgia 30323

Phone: (404) 526-5507

or

A. L. Clay, Acting Director
Technical Assistance Division
Office of Equal Opportunity
Department of Housing and Urban Development
Room 752, Peachtree-Seventh Building, N. E.
Atlanta, Georgia 30323

Phone: (404) 526-5422

Sincerely yours,

Albert L. Thompson

Albert L. Thompson
Assistant Regional Administrator
for Equal Opportunity

Form Approved
Bureau Budget No. 63-R1226

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

HOUSING DISCRIMINATION COMPLAINT

FOR HUD USE ONLY

Number _____

Date _____

Filing Date _____

STATE OR LOCAL

FEDERAL COVERAGE

PRIOR ACTION

PRELIMINARY DETERMINATION

INSTRUCTIONS: Read this form and the instructions on reverse carefully before completing. All questions should be answered. However, if you do not know the answer or if a question is not applicable, leave the question unanswered and fill out as much of the form as you can. Your complaint should be signed and dated and, if possible, notarized. Where more than one individual or organization is filing the same complaint, each additional individual or organization should complete boxes 1 and 7 of a separate complaint form and attach it to the original form but the other boxes need not be completed if the information is the same as in the original. Complaints can be filed in person at any HUD regional or field office or mailed to: Fair Housing, HUD, Washington, D. C. 20410.

PLEASE TYPE OR PRINT

1. Name of aggrieved person or organization *(Last Name – First Name – Middle Initial) (Mr. Mrs. Miss)*

Telephone Number

Street Address, City, County, State and Zip Code

2. Whom is this complaint against?

Name *(Last Name – First Name – Middle Initial)*

Street Address, City, County, State and Zip Code *(If known)*

Is the party named above a: *(Check applicable box)*

☐ Builder ☐ Owner ☐ Broker ☐ Salesman ☐ Supt. or Manager ☐ Bank or Other Lender ☐ Other

If you have named an individual above and you know that he was acting for a company in this case, check this box ☐ and write the name and address *(Street, City, County, State and Zip Code)* of the company, if you know it, in this space.

Name and Identify Others *(if any)* you believe violated the law in this case

3. What did the person you are complaining against do? *(Check applicable box or boxes)*

☐ Refuse to rent, sell or deal with you
☐ Discriminate in the conditions or terms of sale, rental or occupancy
☐ Advertise in a discriminatory way
☐ Falsely deny housing was available
☐ Engage in block busting
☐ Discriminate in financing
☐ Discriminate in broker's services
☐ Other *(explain in box 6 below)*

When did this occur? *(Be sure to include most recent date, if several dates are involved)*

4. Do you believe there was discrimination because of? *(check applicable box and write your race or color, religion or national origin on the line below the box checked)*

☐ Race or Color

☐ Religion

☐ National Origin

5. What kind of house or property was involved?

☐ Single family house
☐ A house or building for 2, 3, or 4 families
☐ A building for 5 families or more
☐ Other, including vacant land *(explain in box 6 below)*

Did the owner live there?
☐ Yes ☐ No ☐ Unknown

Is the house or property *(Check one)*
☐ Being sold ☐ Or rented

What is the address of the house or property?

Street _____

City _____

County _____ State _____

6. SUMMARIZE IN YOUR OWN WORDS WHAT HAPPENED. USE THIS SPACE FOR A BRIEF AND CONCISE STATEMENT OF THE FACTS. ADDITIONAL DETAILS OF WHAT HAPPENED MAY BE PROVIDED ON A SEPARATE SHEET.

NOTE: The law requires that a copy of the complaint be sent to the person or organization complained against.

7. I swear or affirm that I have read this complaint *(including any attachments)* and that it is true to the best of my knowledge, information, and belief.

_____ *(Date)* _____ *(Sign your name)*

8. NOTARIZATION:

Subscribed and sworn to before me this _____ day of _____ 196__.

_____ *(Name)* _____ *(Title)*

IF IT IS DIFFICULT FOR YOU TO GET A NOTARY PUBLIC TO SIGN THIS, SIGN YOUR OWN NAME AND MAIL IT WITHOUT NOTARIZATION. HUD WILL HELP YOU GET YOUR COMPLAINT SWORN TO.

HUD-903 (2-69)

HOUSING DISCRIMINATION COMPLAINT

WHAT DOES THE FEDERAL FAIR HOUSING LAW PROVIDE?

The new law (Title VIII of the Civil Rights Act of 1968) declares that it is a national policy to provide fair housing throughout the United States and prohibits seven kinds of discriminatory acts regarding housing if the discrimination is based on race, religion, color or national origin.

1. Refusal to sell or rent or otherwise deal with any person.
2. Discriminating in the conditions or terms of sale, rental or occupancy.
3. Falsely denying housing is available.
4. Discriminatory advertising.
5. Blockbusting—causing someone to sell or rent by telling him that members of a minority group are moving into the area.
6. Discrimination in financing housing by a bank, savings and loan association or other business.
7. Denial of membership or participation in brokerage, multiple listing or other real estate services.

WHAT DOES THE NEW LAW DO NOW?

The first three acts listed above are prohibited now, except that:

1. These three prohibitions do not apply to units in houses for two to four families if the owner lives in one of the units;
2. Single family houses owned by private individual homeowners of three or fewer such houses will not generally become subject to these three prohibitions until 1970.

The last four acts listed above are prohibited now as applied to all kinds of housing, without exception.

NOTE: Coercion, threats or other interference with an individual's rights under the law, including the right to file a complaint, are also prohibited now.

WHAT DOES THE LAW DO IN 1970?

In 1970, the first three prohibitions will become applicable to any single family house where the owner seeks to rent or sell it through the use of a broker or through discriminatory advertising.

WHAT CAN I DO ABOUT VIOLATIONS OF THE NEW LAW?

Remember, the new law applies to discrimination based on race, religion, color or national origin. If you believe you have been, or are about to be, discriminated against or otherwise harmed by the kinds of discriminatory acts which are prohibited by the law now, you have a right, within 180 days after the discrimination occurred, to:

1. Complain to the Secretary by filing this form by mail or in person. HUD will investigate and if it finds the complaint is covered by the law and is justified, it will try to end the discrimination by conciliation. In cases where State or local laws give the same rights as Federal law, HUD must first ask the State or local agency to try to resolve the problems.
2. Go directly to Court even if you have not filed a complaint with the Secretary. The Court may sometimes be able to give quicker, more effective relief than conciliation can provide and may also appoint an attorney for you (without cost) in certain cases.

You Should Also Report All Information about violations to HUD or the Attorney General of the United States even though you don't intend to complain or go to court yourself.

WHAT OTHER FEDERAL LAWS APPLY TO FAIR HOUSING?

Both a Presidential Order and Title VI of the Civil Rights Act of 1964, as well as the 1968 law, apply to discrimination in federally assisted housing. Your complaint under the new law may also be processed by HUD under Title VI or the Presidential Order when the facts indicate a violation of those laws. Additionally, the U.S. Supreme Court has determined that a prior law (the Civil Rights Act of 1866) prohibits any racial discrimination which interferes with the right to inherit, purchase, lease, sell, hold or convey any kind of housing, regardless of whether the housing is covered under any other law. This right is enforceable by private court action.

ADDITIONAL DETAILS

If you wish to explain in detail on a separate sheet what happened, you should consider the following:

1. If you feel that others were treated differently than you, please explain.
2. If there were witnesses or others who know what happened, give their names and addresses.
3. If you have made this complaint to other government agencies or to the courts, state when and where and explain what happened.

This form may be mailed by simply folding it, sealing it, and dropping it in a mailbox. You can obtain assistance in learning about the law or in filing a complaint at any HUD regional or field office (including FHA field offices), or by writing to the address below.

PLACE STAMP HERE

Fair Housing
Department of Housing and Urban Development
Washington, D.C. 20410

Form Approved
Bureau Budget No. 63-R1226

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

HOUSING DISCRIMINATION COMPLAINT

FOR HUD USE ONLY

Number _____

Date _____

Filing Date _____

STATE OR LOCAL

FEDERAL COVERAGE

PRIOR ACTION

PRELIMINARY DETERMINATION

INSTRUCTIONS: Read this form and the instructions on reverse carefully before completing. All questions should be answered. However, if you do not know the answer or if a question is not applicable, leave the question unanswered and fill out as much of the form as you can. Your complaint should be signed and dated and, if possible, notarized. Where more than one individual or organization is filing the same complaint, each additional individual or organization should complete boxes 1 and 7 of a separate complaint form and attach it to the original form but the other boxes need not be completed if the information is the same as in the original. Complaints can be filed in person at any HUD regional or field office or mailed to: Fair Housing, HUD, Washington, D. C. 20410.

PLEASE TYPE OR PRINT

1. Name of aggrieved person or organization *(Last Name – First Name – Middle Initial) (Mr. Mrs. Miss)*

Telephone Number

Street Address, City, County, State and Zip Code

2. Whom is this complaint against?

Name *(Last Name – First Name – Middle Initial)*

Street Address, City, County, State and Zip Code *(If known)*

Is the party named above a: *(Check applicable box)*

☐ Builder ☐ Owner ☐ Broker ☐ Salesman ☐ Supt. or Manager ☐ Bank or Other Lender ☐ Other

If you have named an individual above and you know that he was acting for a company in this case, check this box ☐ and write the name and address *(Street, City, County, State and Zip Code)* of the company, if you know it, in this space.

Name and Identify Others *(if any)* you believe violated the law in this case

3. What did the person you are complaining against do? *(Check applicable box or boxes)*

☐ Refuse to rent, sell or deal with you
☐ Discriminate in the conditions or terms of sale, rental or occupancy
☐ Advertise in a discriminatory way
☐ Falsely deny housing was available
☐ Engage in block busting
☐ Discriminate in financing
☐ Discriminate in broker's services
☐ Other *(explain in box 6 below)*

When did this occur? *(Be sure to include most recent date, if several dates are involved)*

4. Do you believe there was discrimination because of? *(check applicable box and write your race or color, religion or national origin on the line below the box checked)*

☐ Race or Color

☐ Religion

☐ National Origin

5. What kind of house or property was involved?

☐ Single family house
☐ A house or building for 2, 3, or 4 families
☐ A building for 5 families or more
☐ Other, including vacant land *(explain in box 6 below)*

Did the owner live there?
☐ Yes ☐ No ☐ Unknown

Is the house or property *(Check one)*
☐ Being sold ☐ Or rented

What is the address of the house or property?

Street _____

City _____

County _____ State _____

6. SUMMARIZE IN YOUR OWN WORDS WHAT HAPPENED. USE THIS SPACE FOR A BRIEF AND CONCISE STATEMENT OF THE FACTS. ADDITIONAL DETAILS OF WHAT HAPPENED MAY BE PROVIDED ON A SEPARATE SHEET.

NOTE: The law requires that a copy of the complaint be sent to the person or organization complained against.

7. I swear or affirm that I have read this complaint *(including any attachments)* and that it is true to the best of my knowledge, information, and belief.

_____ *(Date)* _____ *(Sign your name)*

8. NOTARIZATION:

Subscribed and sworn to before me this _____ day of _____ 196__.

_____ *(Name)* _____ *(Title)*

IF IT IS DIFFICULT FOR YOU TO GET A NOTARY PUBLIC TO SIGN THIS, SIGN YOUR OWN NAME AND MAIL IT WITHOUT NOTARIZATION. HUD WILL HELP YOU GET YOUR COMPLAINT SWORN TO.

HUD-903 (2-69)

HOUSING DISCRIMINATION COMPLAINT

WHAT DOES THE FEDERAL FAIR HOUSING LAW PROVIDE?

The new law (Title VIII of the Civil Rights Act of 1968) declares that it is a national policy to provide fair housing throughout the United States and prohibits seven kinds of discriminatory acts regarding housing if the discrimination is based on race, religion, color or national origin.

1. Refusal to sell or rent or otherwise deal with any person.
2. Discriminating in the conditions or terms of sale, rental or occupancy.
3. Falsely denying housing is available.
4. Discriminatory advertising.
5. Blockbusting—causing someone to sell or rent by telling him that members of a minority group are moving into the area.
6. Discrimination in financing housing by a bank, savings and loan association or other business.
7. Denial of membership or participation in brokerage, multiple listing or other real estate services.

WHAT DOES THE NEW LAW DO NOW?

The first three acts listed above are prohibited now, except that:

1. These three prohibitions do not apply to units in houses for two to four families if the owner lives in one of the units;
2. Single family houses owned by private individual homeowners of three or fewer such houses will not generally become subject to these three prohibitions until 1970.

The last four acts listed above are prohibited now as applied to all kinds of housing, without exception.

NOTE: Coercion, threats or other interference with an individual's rights under the law, including the right to file a complaint, are also prohibited now.

WHAT DOES THE LAW DO IN 1970?

In 1970, the first three prohibitions will become applicable to any single family house where the owner seeks to rent or sell it through the use of a broker or through discriminatory advertising.

WHAT CAN I DO ABOUT VIOLATIONS OF THE NEW LAW?

Remember, the new law applies to discrimination based on race, religion, color or national origin. If you believe you have been, or are about to be, discriminated against or otherwise harmed by the kinds of discriminatory acts which are prohibited by the law now, you have a right, within 180 days after the discrimination occurred, to:

1. Complain to the Secretary by filing this form by mail or in person. HUD will investigate and if it finds the complaint is covered by the law and is justified, it will try to end the discrimination by conciliation. In cases where State or local laws give the same rights as Federal law, HUD must first ask the State or local agency to try to resolve the problems.
2. Go directly to Court even if you have not filed a complaint with the Secretary. The Court may sometimes be able to give quicker, more effective relief than conciliation can provide and may also appoint an attorney for you (without cost) in certain cases.

You Should Also Report All Information about violations to HUD or the Attorney General of the United States even though you don't intend to complain or go to court yourself.

WHAT OTHER FEDERAL LAWS APPLY TO FAIR HOUSING?

Both a Presidential Order and Title VI of the Civil Rights Act of 1964, as well as the 1968 law, apply to discrimination in federally assisted housing. Your complaint under the new law may also be processed by HUD under Title VI or the Presidential Order when the facts indicate a violation of those laws. Additionally, the U.S. Supreme Court has determined that a prior law (the Civil Rights Act of 1866) prohibits any racial discrimination which interferes with the right to inherit, purchase, lease, sell, hold or convey any kind of housing, regardless of whether the housing is covered under any other law. This right is enforceable by private court action.

ADDITIONAL DETAILS

If you wish to explain in detail on a separate sheet what happened, you should consider the following:

1. If you feel that others were treated differently than you, please explain.
2. If there were witnesses or others who know what happened, give their names and addresses.
3. If you have made this complaint to other government agencies or to the courts, state when and where and explain what happened.

This form may be mailed by simply folding it, sealing it, and dropping it in a mailbox. You can obtain assistance in learning about the law or in filing a complaint at any HUD regional or field office (including FHA field offices), or by writing to the address below.

PLACE
STAMP
HERE

Fair Housing
Department of Housing and Urban Development
Washington, D.C. 20410

Form Approved
Bureau Budget No. 63-R1226

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

HOUSING DISCRIMINATION COMPLAINT

FOR HUD USE ONLY

Number _____

Date _____

Filing Date _____

STATE OR LOCAL

FEDERAL COVERAGE

PRIOR ACTION

PRELIMINARY DETERMINATION

INSTRUCTIONS: Read this form and the instructions on reverse carefully before completing. All questions should be answered. However, if you do not know the answer or if a question is not applicable, leave the question unanswered and fill out as much of the form as you can. Your complaint should be signed and dated and, if possible, notarized. Where more than one individual or organization is filing the same complaint, each additional individual or organization should complete boxes 1 and 7 of a separate complaint form and attach it to the original form but the other boxes need not be completed if the information is the same as in the original. Complaints can be filed in person at any HUD regional or field office or mailed to: Fair Housing, HUD, Washington, D. C. 20410.

PLEASE TYPE OR PRINT

1. Name of aggrieved person or organization *(Last Name – First Name – Middle Initial) (Mr. Mrs. Miss)*

Telephone Number

Street Address, City, County, State and Zip Code

2. Whom is this complaint against?

Name *(Last Name – First Name – Middle Initial)*

Street Address, City, County, State and Zip Code *(If known)*

Is the party named above a: *(Check applicable box)*

☐ Builder ☐ Owner ☐ Broker ☐ Salesman ☐ Supt. or Manager ☐ Bank or Other Lender ☐ Other

If you have named an individual above and you know that he was acting for a company in this case, check this box ☐ and write the name and address *(Street, City, County, State and Zip Code)* of the company, if you know it, in this space.

Name and Identify Others *(if any)* you believe violated the law in this case

3. What did the person you are complaining against do? *(Check applicable box or boxes)*

☐ Refuse to rent, sell or deal with you
☐ Discriminate in the conditions or terms of sale, rental or occupancy
☐ Advertise in a discriminatory way
☐ Falsely deny housing was available
☐ Engage in block busting
☐ Discriminate in financing
☐ Discriminate in broker's services
☐ Other *(explain in box 6 below)*

When did this occur? *(Be sure to include most recent date, if several dates are involved)*

4. Do you believe there was discrimination because of? *(check applicable box and write your race or color, religion or national origin on the line below the box checked)*

☐ Race or Color

☐ Religion

☐ National Origin

5. What kind of house or property was involved?

☐ Single family house
☐ A house or building for 2, 3, or 4 families
☐ A building for 5 families or more
☐ Other, including vacant land *(explain in box 6 below)*

Did the owner live there?
☐ Yes ☐ No ☐ Unknown

Is the house or property *(Check one)*
☐ Being sold ☐ Or rented

What is the address of the house or property?

Street _____

City _____

County _____ State _____

6. SUMMARIZE IN YOUR OWN WORDS WHAT HAPPENED. USE THIS SPACE FOR A BRIEF AND CONCISE STATEMENT OF THE FACTS. ADDITIONAL DETAILS OF WHAT HAPPENED MAY BE PROVIDED ON A SEPARATE SHEET.

NOTE: The law requires that a copy of the complaint be sent to the person or organization complained against.

7. I swear or affirm that I have read this complaint *(including any attachments)* and that it is true to the best of my knowledge, information, and belief.

_____ *(Date)* _____ *(Sign your name)*

8. NOTARIZATION:

Subscribed and sworn to before me this _____ day of _____ 196__.

_____ *(Name)* _____ *(Title)*

IF IT IS DIFFICULT FOR YOU TO GET A NOTARY PUBLIC TO SIGN THIS, SIGN YOUR OWN NAME AND MAIL IT WITHOUT NOTARIZATION. HUD WILL HELP YOU GET YOUR COMPLAINT SWORN TO.

HUD-903 (2-69)

HOUSING DISCRIMINATION COMPLAINT

WHAT DOES THE FEDERAL FAIR HOUSING LAW PROVIDE?

The new law (Title VIII of the Civil Rights Act of 1968) declares that it is a national policy to provide fair housing throughout the United States and prohibits seven kinds of discriminatory acts regarding housing if the discrimination is based on race, religion, color or national origin.

1. Refusal to sell or rent or otherwise deal with any person.
2. Discriminating in the conditions or terms of sale, rental or occupancy.
3. Falsely denying housing is available.
4. Discriminatory advertising.
5. Blockbusting—causing someone to sell or rent by telling him that members of a minority group are moving into the area.
6. Discrimination in financing housing by a bank, savings and loan association or other business.
7. Denial of membership or participation in brokerage, multiple listing or other real estate services.

WHAT DOES THE NEW LAW DO NOW?

The first three acts listed above are prohibited now, except that:

1. These three prohibitions do not apply to units in houses for two to four families if the owner lives in one of the units;
2. Single family houses owned by private individual homeowners of three or fewer such houses will not generally become subject to these three prohibitions until 1970.

The last four acts listed above are prohibited now as applied to all kinds of housing, without exception.

NOTE: Coercion, threats or other interference with an individual's rights under the law, including the right to file a complaint, are also prohibited now.

WHAT DOES THE LAW DO IN 1970?

In 1970, the first three prohibitions will become applicable to any single family house where the owner seeks to rent or sell it through the use of a broker or through discriminatory advertising.

WHAT CAN I DO ABOUT VIOLATIONS OF THE NEW LAW?

Remember, the new law applies to discrimination based on race, religion, color or national origin. If you believe you have been, or are about to be, discriminated against or otherwise harmed by the kinds of discriminatory acts which are prohibited by the law now, you have a right, within 180 days after the discrimination occurred, to:

1. Complain to the Secretary by filing this form by mail or in person. HUD will investigate and if it finds the complaint is covered by the law and is justified, it will try to end the discrimination by conciliation. In cases where State or local laws give the same rights as Federal law, HUD must first ask the State or local agency to try to resolve the problems.
2. Go directly to Court even if you have not filed a complaint with the Secretary. The Court may sometimes be able to give quicker, more effective relief than conciliation can provide and may also appoint an attorney for you (without cost) in certain cases.

You Should Also Report All Information about violations to HUD or the Attorney General of the United States even though you don't intend to complain or go to court yourself.

WHAT OTHER FEDERAL LAWS APPLY TO FAIR HOUSING?

Both a Presidential Order and Title VI of the Civil Rights Act of 1964, as well as the 1968 law, apply to discrimination in federally assisted housing. Your complaint under the new law may also be processed by HUD under Title VI or the Presidential Order when the facts indicate a violation of those laws. Additionally, the U.S. Supreme Court has determined that a prior law (the Civil Rights Act of 1866) prohibits any racial discrimination which interferes with the right to inherit, purchase, lease, sell, hold or convey any kind of housing, regardless of whether the housing is covered under any other law. This right is enforceable by private court action.

ADDITIONAL DETAILS

If you wish to explain in detail on a separate sheet what happened, you should consider the following:

1. If you feel that others were treated differently than you, please explain.
2. If there were witnesses or others who know what happened, give their names and addresses.
3. If you have made this complaint to other government agencies or to the courts, state when and where and explain what happened.

This form may be mailed by simply folding it, sealing it, and dropping it in a mailbox. You can obtain assistance in learning about the law or in filing a complaint at any HUD regional or field office (including FHA field offices), or by writing to the address below.

PLACE STAMP HERE

Fair Housing
Department of Housing and Urban Development
Washington, D.C. 20410

Form Approved
Bureau Budget No. 63-R1226

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

HOUSING DISCRIMINATION COMPLAINT

FOR HUD USE ONLY

Number _____

Date _____

Filing Date _____

STATE OR LOCAL

FEDERAL COVERAGE

PRIOR ACTION

PRELIMINARY DETERMINATION

INSTRUCTIONS: Read this form and the instructions on reverse carefully before completing. All questions should be answered. However, if you do not know the answer or if a question is not applicable, leave the question unanswered and fill out as much of the form as you can. Your complaint should be signed and dated and, if possible, notarized. Where more than one individual or organization is filing the same complaint, each additional individual or organization should complete boxes 1 and 7 of a separate complaint form and attach it to the original form but the other boxes need not be completed if the information is the same as in the original. Complaints can be filed in person at any HUD regional or field office or mailed to: Fair Housing, HUD, Washington, D. C. 20410.

PLEASE TYPE OR PRINT

1. Name of aggrieved person or organization *(Last Name – First Name – Middle Initial) (Mr. Mrs. Miss)*

Telephone Number

Street Address, City, County, State and Zip Code

2. Whom is this complaint against?

Name *(Last Name – First Name – Middle Initial)*

Street Address, City, County, State and Zip Code *(If known)*

Is the party named above a: *(Check applicable box)*

☐ Builder ☐ Owner ☐ Broker ☐ Salesman ☐ Supt. or Manager ☐ Bank or Other Lender ☐ Other

If you have named an individual above and you know that he was acting for a company in this case, check this box ☐ and write the name and address *(Street, City, County, State and Zip Code)* of the company, if you know it, in this space.

Name and Identify Others *(if any)* you believe violated the law in this case

3. What did the person you are complaining against do? *(Check applicable box or boxes)*

☐ Refuse to rent, sell or deal with you
☐ Discriminate in the conditions or terms of sale, rental or occupancy
☐ Advertise in a discriminatory way
☐ Falsely deny housing was available
☐ Engage in block busting
☐ Discriminate in financing
☐ Discriminate in broker's services
☐ Other *(explain in box 6 below)*

When did this occur? *(Be sure to include most recent date, if several dates are involved)*

4. Do you believe there was discrimination because of? *(check applicable box and write your race or color, religion or national origin on the line below the box checked)*

☐ Race or Color

☐ Religion

☐ National Origin

5. What kind of house or property was involved?

☐ Single family house
☐ A house or building for 2, 3, or 4 families
☐ A building for 5 families or more
☐ Other, including vacant land *(explain in box 6 below)*

Did the owner live there?
☐ Yes ☐ No ☐ Unknown

Is the house or property *(Check one)*
☐ Being sold ☐ Or rented

What is the address of the house or property?

Street _____

City _____

County _____ State _____

6. SUMMARIZE IN YOUR OWN WORDS WHAT HAPPENED. USE THIS SPACE FOR A BRIEF AND CONCISE STATEMENT OF THE FACTS. ADDITIONAL DETAILS OF WHAT HAPPENED MAY BE PROVIDED ON A SEPARATE SHEET.

NOTE: The law requires that a copy of the complaint be sent to the person or organization complained against.

7. I swear or affirm that I have read this complaint *(including any attachments)* and that it is true to the best of my knowledge, information, and belief.

_____ *(Date)* _____ *(Sign your name)*

8. NOTARIZATION:

Subscribed and sworn to before me this _____ day of _____ 196__.

_____ *(Name)* _____ *(Title)*

IF IT IS DIFFICULT FOR YOU TO GET A NOTARY PUBLIC TO SIGN THIS, SIGN YOUR OWN NAME AND MAIL IT WITHOUT NOTARIZATION. HUD WILL HELP YOU GET YOUR COMPLAINT SWORN TO.

HUD-903 (2-69)

HOUSING DISCRIMINATION COMPLAINT

WHAT DOES THE FEDERAL FAIR HOUSING LAW PROVIDE?

The new law (Title VIII of the Civil Rights Act of 1968) declares that it is a national policy to provide fair housing throughout the United States and prohibits seven kinds of discriminatory acts regarding housing if the discrimination is based on race, religion, color or national origin.

1. Refusal to sell or rent or otherwise deal with any person.
2. Discriminating in the conditions or terms of sale, rental or occupancy.
3. Falsely denying housing is available.
4. Discriminatory advertising.
5. Blockbusting—causing someone to sell or rent by telling him that members of a minority group are moving into the area.
6. Discrimination in financing housing by a bank, savings and loan association or other business.
7. Denial of membership or participation in brokerage, multiple listing or other real estate services.

WHAT DOES THE NEW LAW DO NOW?

The first three acts listed above are prohibited now, except that:

1. These three prohibitions do not apply to units in houses for two to four families if the owner lives in one of the units;
2. Single family houses owned by private individual homeowners of three or fewer such houses will not generally become subject to these three prohibitions until 1970.

The last four acts listed above are prohibited now as applied to all kinds of housing, without exception.

NOTE: Coercion, threats or other interference with an individual's rights under the law, including the right to file a complaint, are also prohibited now.

WHAT DOES THE LAW DO IN 1970?

In 1970, the first three prohibitions will become applicable to any single family house where the owner seeks to rent or sell it through the use of a broker or through discriminatory advertising.

WHAT CAN I DO ABOUT VIOLATIONS OF THE NEW LAW?

Remember, the new law applies to discrimination based on race, religion, color or national origin. If you believe you have been, or are about to be, discriminated against or otherwise harmed by the kinds of discriminatory acts which are prohibited by the law now, you have a right, within 180 days after the discrimination occurred, to:

1. Complain to the Secretary by filing this form by mail or in person. HUD will investigate and if it finds the complaint is covered by the law and is justified, it will try to end the discrimination by conciliation. In cases where State or local laws give the same rights as Federal law, HUD must first ask the State or local agency to try to resolve the problems.
2. Go directly to Court even if you have not filed a complaint with the Secretary. The Court may sometimes be able to give quicker, more effective relief than conciliation can provide and may also appoint an attorney for you (without cost) in certain cases.

You Should Also Report All Information about violations to HUD or the Attorney General of the United States even though you don't intend to complain or go to court yourself.

WHAT OTHER FEDERAL LAWS APPLY TO FAIR HOUSING?

Both a Presidential Order and Title VI of the Civil Rights Act of 1964, as well as the 1968 law, apply to discrimination in federally assisted housing. Your complaint under the new law may also be processed by HUD under Title VI or the Presidential Order when the facts indicate a violation of those laws. Additionally, the U.S. Supreme Court has determined that a prior law (the Civil Rights Act of 1866) prohibits any racial discrimination which interferes with the right to inherit, purchase, lease, sell, hold or convey any kind of housing, regardless of whether the housing is covered under any other law. This right is enforceable by private court action.

ADDITIONAL DETAILS

If you wish to explain in detail on a separate sheet what happened, you should consider the following:

1. If you feel that others were treated differently than you, please explain.
2. If there were witnesses or others who know what happened, give their names and addresses.
3. If you have made this complaint to other government agencies or to the courts, state when and where and explain what happened.

This form may be mailed by simply folding it, sealing it, and dropping it in a mailbox. You can obtain assistance in learning about the law or in filing a complaint at any HUD regional or field office (including FHA field offices), or by writing to the address below.

PLACE STAMP HERE

Fair Housing
Department of Housing and Urban Development
Washington, D.C. 20410

Form Approved
Bureau Budget No. 63–R1226

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

HOUSING DISCRIMINATION COMPLAINT

FOR HUD USE ONLY

Number _____

Date _____

Filing Date _____

STATE OR LOCAL

FEDERAL COVERAGE

PRIOR ACTION

PRELIMINARY DETERMINATION

INSTRUCTIONS: Read this form and the instructions on reverse carefully before completing. All questions should be answered. However, if you do not know the answer or if a question is not applicable, leave the question unanswered and fill out as much of the form as you can. Your complaint should be signed and dated and, if possible, notarized. Where more than one individual or organization is filing the same complaint, each additional individual or organization should complete boxes 1 and 7 of a separate complaint form and attach it to the original form but the other boxes need not be completed if the information is the same as in the original. Complaints can be filed in person at any HUD regional or field office or mailed to: Fair Housing, HUD, Washington, D. C. 20410.

PLEASE TYPE OR PRINT

1. Name of aggrieved person or organization *(Last Name – First Name – Middle Initial) (Mr. Mrs. Miss)*

Telephone Number

Street Address, City, County, State and Zip Code

2. Whom is this complaint against?

Name *(Last Name – First Name – Middle Initial)*

Street Address, City, County, State and Zip Code *(If known)*

Is the party named above a: *(Check applicable box)*

☐ Builder ☐ Owner ☐ Broker ☐ Salesman ☐ Supt. or Manager ☐ Bank or Other Lender ☐ Other

If you have named an individual above and you know that he was acting for a company in this case, check this box ☐ and write the name and address *(Street, City, County, State and Zip Code)* of the company, if you know it, in this space.

Name and Identify Others *(if any)* you believe violated the law in this case

3. What did the person you are complaining against do? *(Check applicable box or boxes)*

☐ Refuse to rent, sell or deal with you
☐ Discriminate in the conditions or terms of sale, rental or occupancy
☐ Advertise in a discriminatory way
☐ Falsely deny housing was available
☐ Engage in block busting
☐ Discriminate in financing
☐ Discriminate in broker's services
☐ Other *(explain in box 6 below)*

When did this occur? *(Be sure to include most recent date, if several dates are involved)*

4. Do you believe there was discrimination because of? *(check applicable box and write your race or color, religion or national origin on the line below the box checked)*

☐ Race or Color

☐ Religion

☐ National Origin

5. What kind of house or property was involved?

☐ Single family house
☐ A house or building for 2, 3, or 4 families
☐ A building for 5 families or more
☐ Other, including vacant land *(explain in box 6 below)*

Did the owner live there?

☐ Yes ☐ No ☐ Unknown

Is the house or property *(Check one)*

☐ Being sold ☐ Or rented

What is the address of the house or property?

Street _____

City _____

County _____ State _____

6. SUMMARIZE IN YOUR OWN WORDS WHAT HAPPENED. USE THIS SPACE FOR A BRIEF AND CONCISE STATEMENT OF THE FACTS. ADDITIONAL DETAILS OF WHAT HAPPENED MAY BE PROVIDED ON A SEPARATE SHEET.

NOTE: The law requires that a copy of the complaint be sent to the person or organization complained against.

7. I swear or affirm that I have read this complaint *(including any attachments)* and that it is true to the best of my knowledge, information, and belief.

_____ *(Date)* _____ *(Sign your name)*

8. NOTARIZATION:

Subscribed and sworn to before me this _____ day of _____ 196__.

_____ *(Name)* _____ *(Title)*

IF IT IS DIFFICULT FOR YOU TO GET A NOTARY PUBLIC TO SIGN THIS, SIGN YOUR OWN NAME AND MAIL IT WITHOUT NOTARIZATION. HUD WILL HELP YOU GET YOUR COMPLAINT SWORN TO.

HUD–903 (2–69)

HOUSING DISCRIMINATION COMPLAINT

WHAT DOES THE FEDERAL FAIR HOUSING LAW PROVIDE?

The new law (Title VIII of the Civil Rights Act of 1968) declares that it is a national policy to provide fair housing throughout the United States and prohibits seven kinds of discriminatory acts regarding housing if the discrimination is based on race, religion, color or national origin.

1. Refusal to sell or rent or otherwise deal with any person.
2. Discriminating in the conditions or terms of sale, rental or occupancy.
3. Falsely denying housing is available.
4. Discriminatory advertising.
5. Blockbusting—causing someone to sell or rent by telling him that members of a minority group are moving into the area.
6. Discrimination in financing housing by a bank, savings and loan association or other business.
7. Denial of membership or participation in brokerage, multiple listing or other real estate services.

WHAT DOES THE NEW LAW DO NOW?

The first three acts listed above are prohibited now, except that:

1. These three prohibitions do not apply to units in houses for two to four families if the owner lives in one of the units;
2. Single family houses owned by private individual homeowners of three or fewer such houses will not generally become subject to these three prohibitions until 1970.

The last four acts listed above are prohibited now as applied to all kinds of housing, without exception.

NOTE: Coercion, threats or other interference with an individual's rights under the law, including the right to file a complaint, are also prohibited now.

WHAT DOES THE LAW DO IN 1970?

In 1970, the first three prohibitions will become applicable to any single family house where the owner seeks to rent or sell it through the use of a broker or through discriminatory advertising.

WHAT CAN I DO ABOUT VIOLATIONS OF THE NEW LAW?

Remember, the new law applies to discrimination based on race, religion, color or national origin. If you believe you have been, or are about to be, discriminated against or otherwise harmed by the kinds of discriminatory acts which are prohibited by the law now, you have a right, within 180 days after the discrimination occurred, to:

1. Complain to the Secretary by filing this form by mail or in person. HUD will investigate and if it finds the complaint is covered by the law and is justified, it will try to end the discrimination by conciliation. In cases where State or local laws give the same rights as Federal law, HUD must first ask the State or local agency to try to resolve the problems.
2. Go directly to Court even if you have not filed a complaint with the Secretary. The Court may sometimes be able to give quicker, more effective relief than conciliation can provide and may also appoint an attorney for you (without cost) in certain cases.

You Should Also Report All Information about violations to HUD or the Attorney General of the United States even though you don't intend to complain or go to court yourself.

WHAT OTHER FEDERAL LAWS APPLY TO FAIR HOUSING?

Both a Presidential Order and Title VI of the Civil Rights Act of 1964, as well as the 1968 law, apply to discrimination in federally assisted housing. Your complaint under the new law may also be processed by HUD under Title VI or the Presidential Order when the facts indicate a violation of those laws. Additionally, the U.S. Supreme Court has determined that a prior law (the Civil Rights Act of 1866) prohibits any racial discrimination which interferes with the right to inherit, purchase, lease, sell, hold or convey any kind of housing, regardless of whether the housing is covered under any other law. This right is enforceable by private court action.

ADDITIONAL DETAILS

If you wish to explain in detail on a separate sheet what happened, you should consider the following:

1. If you feel that others were treated differently than you, please explain.
2. If there were witnesses or others who know what happened, give their names and addresses.
3. If you have made this complaint to other government agencies or to the courts, state when and where and explain what happened.

This form may be mailed by simply folding it, sealing it, and dropping it in a mailbox. You can obtain assistance in learning about the law or in filing a complaint at any HUD regional or field office (including FHA field offices), or by writing to the address below.

PLACE
STAMP
HERE

Fair Housing
Department of Housing and Urban Development
Washington, D.C. 20410

Form Approved
Bureau Budget No. 63-R1226

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

HOUSING DISCRIMINATION COMPLAINT

FOR HUD USE ONLY

Number _____

Date _____

Filing Date _____

STATE OR LOCAL

FEDERAL COVERAGE

PRIOR ACTION

PRELIMINARY DETERMINATION

INSTRUCTIONS: Read this form and the instructions on reverse carefully before completing. All questions should be answered. However, if you do not know the answer or if a question is not applicable, leave the question unanswered and fill out as much of the form as you can. Your complaint should be signed and dated and, if possible, notarized. Where more than one individual or organization is filing the same complaint, each additional individual or organization should complete boxes 1 and 7 of a separate complaint form and attach it to the original form but the other boxes need not be completed if the information is the same as in the original. Complaints can be filed in person at any HUD regional or field office or mailed to: Fair Housing, HUD, Washington, D. C. 20410.

PLEASE TYPE OR PRINT

1. Name of aggrieved person or organization *(Last Name – First Name – Middle Initial) (Mr. Mrs. Miss)*

Telephone Number

Street Address, City, County, State and Zip Code

2. Whom is this complaint against?

Name *(Last Name – First Name – Middle Initial)*

Street Address, City, County, State and Zip Code *(If known)*

Is the party named above a: *(Check applicable box)*

☐ Builder ☐ Owner ☐ Broker ☐ Salesman ☐ Supt. or Manager ☐ Bank or Other Lender ☐ Other

If you have named an individual above and you know that he was acting for a company in this case, check this box ☐ and write the name and address *(Street, City, County, State and Zip Code)* of the company, if you know it, in this space.

Name and Identify Others *(if any)* you believe violated the law in this case

3. What did the person you are complaining against do? *(Check applicable box or boxes)*

☐ Refuse to rent, sell or deal with you
☐ Discriminate in the conditions or terms of sale, rental or occupancy
☐ Advertise in a discriminatory way
☐ Falsely deny housing was available
☐ Engage in block busting
☐ Discriminate in financing
☐ Discriminate in broker's services
☐ Other *(explain in box 6 below)*

When did this occur? *(Be sure to include most recent date, if several dates are involved)*

4. Do you believe there was discrimination because of? *(check applicable box and write your race or color, religion or national origin on the line below the box checked)*

☐ Race or Color

☐ Religion

☐ National Origin

5. What kind of house or property was involved?

☐ Single family house
☐ A house or building for 2, 3, or 4 families
☐ A building for 5 families or more
☐ Other, including vacant land *(explain in box 6 below)*

Did the owner live there?
☐ Yes ☐ No ☐ Unknown

Is the house or property *(Check one)*
☐ Being sold ☐ Or rented

What is the address of the house or property?

Street _____

City _____

County _____ State _____

6. SUMMARIZE IN YOUR OWN WORDS WHAT HAPPENED. USE THIS SPACE FOR A BRIEF AND CONCISE STATEMENT OF THE FACTS. ADDITIONAL DETAILS OF WHAT HAPPENED MAY BE PROVIDED ON A SEPARATE SHEET.

NOTE: The law requires that a copy of the complaint be sent to the person or organization complained against.

7. I swear or affirm that I have read this complaint *(including any attachments)* and that it is true to the best of my knowledge, information, and belief.

_____ *(Date)* _____ *(Sign your name)*

8. NOTARIZATION:

Subscribed and sworn to before me this _____ day of _____ 196__.

_____ *(Name)* _____ *(Title)*

IF IT IS DIFFICULT FOR YOU TO GET A NOTARY PUBLIC TO SIGN THIS, SIGN YOUR OWN NAME AND MAIL IT WITHOUT NOTARIZATION. HUD WILL HELP YOU GET YOUR COMPLAINT SWORN TO.

HUD-903 (2-69)

HOUSING DISCRIMINATION COMPLAINT

WHAT DOES THE FEDERAL FAIR HOUSING LAW PROVIDE?

The new law (Title VIII of the Civil Rights Act of 1968) declares that it is a national policy to provide fair housing throughout the United States and prohibits seven kinds of discriminatory acts regarding housing if the discrimination is based on race, religion, color or national origin.

1. Refusal to sell or rent or otherwise deal with any person.
2. Discriminating in the conditions or terms of sale, rental or occupancy.
3. Falsely denying housing is available.
4. Discriminatory advertising.
5. Blockbusting—causing someone to sell or rent by telling him that members of a minority group are moving into the area.
6. Discrimination in financing housing by a bank, savings and loan association or other business.
7. Denial of membership or participation in brokerage, multiple listing or other real estate services.

WHAT DOES THE NEW LAW DO NOW?

The first three acts listed above are prohibited now, except that:

1. These three prohibitions do not apply to units in houses for two to four families if the owner lives in one of the units;
2. Single family houses owned by private individual homeowners of three or fewer such houses will not generally become subject to these three prohibitions until 1970.

The last four acts listed above are prohibited now as applied to all kinds of housing, without exception.

NOTE: Coercion, threats or other interference with an individual's rights under the law, including the right to file a complaint, are also prohibited now.

WHAT DOES THE LAW DO IN 1970?

In 1970, the first three prohibitions will become applicable to any single family house where the owner seeks to rent or sell it through the use of a broker or through discriminatory advertising.

WHAT CAN I DO ABOUT VIOLATIONS OF THE NEW LAW?

Remember, the new law applies to discrimination based on race, religion, color or national origin. If you believe you have been, or are about to be, discriminated against or otherwise harmed by the kinds of discriminatory acts which are prohibited by the law now, you have a right, within 180 days after the discrimination occurred, to:

1. Complain to the Secretary by filing this form by mail or in person. HUD will investigate and if it finds the complaint is covered by the law and is justified, it will try to end the discrimination by conciliation. In cases where State or local laws give the same rights as Federal law, HUD must first ask the State or local agency to try to resolve the problems.
2. Go directly to Court even if you have not filed a complaint with the Secretary. The Court may sometimes be able to give quicker, more effective relief than conciliation can provide and may also appoint an attorney for you (without cost) in certain cases.

You Should Also Report All Information about violations to HUD or the Attorney General of the United States even though you don't intend to complain or go to court yourself.

WHAT OTHER FEDERAL LAWS APPLY TO FAIR HOUSING?

Both a Presidential Order and Title VI of the Civil Rights Act of 1964, as well as the 1968 law, apply to discrimination in federally assisted housing. Your complaint under the new law may also be processed by HUD under Title VI or the Presidential Order when the facts indicate a violation of those laws. Additionally, the U.S. Supreme Court has determined that a prior law (the Civil Rights Act of 1866) prohibits any racial discrimination which interferes with the right to inherit, purchase, lease, sell, hold or convey any kind of housing, regardless of whether the housing is covered under any other law. This right is enforceable by private court action.

ADDITIONAL DETAILS

If you wish to explain in detail on a separate sheet what happened, you should consider the following:

1. If you feel that others were treated differently than you, please explain.
2. If there were witnesses or others who know what happened, give their names and addresses.
3. If you have made this complaint to other government agencies or to the courts, state when and where and explain what happened.

This form may be mailed by simply folding it, sealing it, and dropping it in a mailbox. You can obtain assistance in learning about the law or in filing a complaint at any HUD regional or field office (including FHA field offices), or by writing to the address below.

PLACE STAMP HERE

Fair Housing
Department of Housing and Urban Development
Washington, D.C. 20410

Form Approved
Bureau Budget No. 63-R1226

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

HOUSING DISCRIMINATION COMPLAINT

FOR HUD USE ONLY

Number _____

Date _____

Filing Date _____

STATE OR LOCAL

FEDERAL COVERAGE

PRIOR ACTION

PRELIMINARY DETERMINATION

INSTRUCTIONS: Read this form and the instructions on reverse carefully before completing. All questions should be answered. However, if you do not know the answer or if a question is not applicable, leave the question unanswered and fill out as much of the form as you can. Your complaint should be signed and dated and, if possible, notarized. Where more than one individual or organization is filing the same complaint, each additional individual or organization should complete boxes 1 and 7 of a separate complaint form and attach it to the original form but the other boxes need not be completed if the information is the same as in the original. Complaints can be filed in person at any HUD regional or field office or mailed to: Fair Housing, HUD, Washington, D. C. 20410.

PLEASE TYPE OR PRINT

1. Name of aggrieved person or organization *(Last Name – First Name – Middle Initial) (Mr. Mrs. Miss)*

Telephone Number

Street Address, City, County, State and Zip Code

2. Whom is this complaint against?

Name *(Last Name – First Name – Middle Initial)*

Street Address, City, County, State and Zip Code *(If known)*

Is the party named above a: *(Check applicable box)*

☐ Builder ☐ Owner ☐ Broker ☐ Salesman ☐ Supt. or Manager ☐ Bank or Other Lender ☐ Other

If you have named an individual above and you know that he was acting for a company in this case, check this box ☐ and write the name and address *(Street, City, County, State and Zip Code)* of the company, if you know it, in this space.

Name and Identify Others *(if any)* you believe violated the law in this case

3. What did the person you are complaining against do? *(Check applicable box or boxes)*

☐ Refuse to rent, sell or deal with you
☐ Discriminate in the conditions or terms of sale, rental or occupancy
☐ Advertise in a discriminatory way
☐ Falsely deny housing was available
☐ Engage in block busting
☐ Discriminate in financing
☐ Discriminate in broker's services
☐ Other *(explain in box 6 below)*

When did this occur? *(Be sure to include most recent date, if several dates are involved)*

4. Do you believe there was discrimination because of? *(check applicable box and write your race or color, religion or national origin on the line below the box checked)*

☐ Race or Color

☐ Religion

☐ National Origin

5. What kind of house or property was involved?

☐ Single family house
☐ A house or building for 2, 3, or 4 families
☐ A building for 5 families or more
☐ Other, including vacant land *(explain in box 6 below)*

Did the owner live there?
☐ Yes ☐ No ☐ Unknown

Is the house or property *(Check one)*
☐ Being sold ☐ Or rented

What is the address of the house or property?

Street _____

City _____

County _____ State _____

6. SUMMARIZE IN YOUR OWN WORDS WHAT HAPPENED. USE THIS SPACE FOR A BRIEF AND CONCISE STATEMENT OF THE FACTS. ADDITIONAL DETAILS OF WHAT HAPPENED MAY BE PROVIDED ON A SEPARATE SHEET.

NOTE: The law requires that a copy of the complaint be sent to the person or organization complained against.

7. I swear or affirm that I have read this complaint *(including any attachments)* and that it is true to the best of my knowledge, information, and belief.

_____ *(Date)* _____ *(Sign your name)*

8. **NOTARIZATION:**

Subscribed and sworn to before me this _____ day of _____ 196__.

_____ *(Name)* _____ *(Title)*

IF IT IS DIFFICULT FOR YOU TO GET A NOTARY PUBLIC TO SIGN THIS, SIGN YOUR OWN NAME AND MAIL IT WITHOUT NOTARIZATION. HUD WILL HELP YOU GET YOUR COMPLAINT SWORN TO.

HUD-903 (2-69)

HOUSING DISCRIMINATION COMPLAINT

WHAT DOES THE FEDERAL FAIR HOUSING LAW PROVIDE?

The new law (Title VIII of the Civil Rights Act of 1968) declares that it is a national policy to provide fair housing throughout the United States and prohibits seven kinds of discriminatory acts regarding housing if the discrimination is based on race, religion, color or national origin.

1. Refusal to sell or rent or otherwise deal with any person.
2. Discriminating in the conditions or terms of sale, rental or occupancy.
3. Falsely denying housing is available.
4. Discriminatory advertising.
5. Blockbusting—causing someone to sell or rent by telling him that members of a minority group are moving into the area.
6. Discrimination in financing housing by a bank, savings and loan association or other business.
7. Denial of membership or participation in brokerage, multiple listing or other real estate services.

WHAT DOES THE NEW LAW DO NOW?

The first three acts listed above are prohibited now, except that:

1. These three prohibitions do not apply to units in houses for two to four families if the owner lives in one of the units;
2. Single family houses owned by private individual homeowners of three or fewer such houses will not generally become subject to these three prohibitions until 1970.

The last four acts listed above are prohibited now as applied to all kinds of housing, without exception.

NOTE: Coercion, threats or other interference with an individual's rights under the law, including the right to file a complaint, are also prohibited now.

WHAT DOES THE LAW DO IN 1970?

In 1970, the first three prohibitions will become applicable to any single family house where the owner seeks to rent or sell it through the use of a broker or through discriminatory advertising.

WHAT CAN I DO ABOUT VIOLATIONS OF THE NEW LAW?

Remember, the new law applies to discrimination based on race, religion, color or national origin. If you believe you have been, or are about to be, discriminated against or otherwise harmed by the kinds of discriminatory acts which are prohibited by the law now, you have a right, within 180 days after the discrimination occurred, to:

1. Complain to the Secretary by filing this form by mail or in person. HUD will investigate and if it finds the complaint is covered by the law and is justified, it will try to end the discrimination by conciliation. In cases where State or local laws give the same rights as Federal law, HUD must first ask the State or local agency to try to resolve the problems.
2. Go directly to Court even if you have not filed a complaint with the Secretary. The Court may sometimes be able to give quicker, more effective relief than conciliation can provide and may also appoint an attorney for you (without cost) in certain cases.

You Should Also Report All Information about violations to HUD or the Attorney General of the United States even though you don't intend to complain or go to court yourself.

WHAT OTHER FEDERAL LAWS APPLY TO FAIR HOUSING?

Both a Presidential Order and Title VI of the Civil Rights Act of 1964, as well as the 1968 law, apply to discrimination in federally assisted housing. Your complaint under the new law may also be processed by HUD under Title VI or the Presidential Order when the facts indicate a violation of those laws. Additionally, the U.S. Supreme Court has determined that a prior law (the Civil Rights Act of 1866) prohibits any racial discrimination which interferes with the right to inherit, purchase, lease, sell, hold or convey any kind of housing, regardless of whether the housing is covered under any other law. This right is enforceable by private court action.

ADDITIONAL DETAILS

If you wish to explain in detail on a separate sheet what happened, you should consider the following:

1. If you feel that others were treated differently than you, please explain.
2. If there were witnesses or others who know what happened, give their names and addresses.
3. If you have made this complaint to other government agencies or to the courts, state when and where and explain what happened.

This form may be mailed by simply folding it, sealing it, and dropping it in a mailbox. You can obtain assistance in learning about the law or in filing a complaint at any HUD regional or field office (including FHA field offices), or by writing to the address below.

PLACE STAMP HERE

Fair Housing
Department of Housing and Urban Development
Washington, D.C. 20410

Form Approved
Bureau Budget No. 63-R1226

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

HOUSING DISCRIMINATION COMPLAINT

FOR HUD USE ONLY

Number _____

Date _____

Filing Date _____

STATE OR LOCAL

FEDERAL COVERAGE

PRIOR ACTION

PRELIMINARY DETERMINATION

INSTRUCTIONS: Read this form and the instructions on reverse carefully before completing. All questions should be answered. However, if you do not know the answer or if a question is not applicable, leave the question unanswered and fill out as much of the form as you can. Your complaint should be signed and dated and, if possible, notarized. Where more than one individual or organization is filing the same complaint, each additional individual or organization should complete boxes 1 and 7 of a separate complaint form and attach it to the original form but the other boxes need not be completed if the information is the same as in the original. Complaints can be filed in person at any HUD regional or field office or mailed to: Fair Housing, HUD, Washington, D. C. 20410.

PLEASE TYPE OR PRINT

1. Name of aggrieved person or organization *(Last Name – First Name – Middle Initial) (Mr. Mrs. Miss)*

Telephone Number

Street Address, City, County, State and Zip Code

2. Whom is this complaint against?

Name *(Last Name – First Name – Middle Initial)*

Street Address, City, County, State and Zip Code *(If known)*

Is the party named above a: *(Check applicable box)*

☐ Builder ☐ Owner ☐ Broker ☐ Salesman ☐ Supt. or Manager ☐ Bank or Other Lender ☐ Other

If you have named an individual above and you know that he was acting for a company in this case, check this box ☐ and write the name and address *(Street, City, County, State and Zip Code)* of the company, if you know it, in this space.

Name and Identify Others *(if any)* you believe violated the law in this case

3. What did the person you are complaining against do? *(Check applicable box or boxes)*

☐ Refuse to rent, sell or deal with you
☐ Discriminate in the conditions or terms of sale, rental or occupancy
☐ Advertise in a discriminatory way
☐ Falsely deny housing was available
☐ Engage in block busting
☐ Discriminate in financing
☐ Discriminate in broker's services
☐ Other *(explain in box 6 below)*

When did this occur? *(Be sure to include most recent date, if several dates are involved)*

4. Do you believe there was discrimination because of? *(check applicable box and write your race or color, religion or national origin on the line below the box checked)*

☐ Race or Color

☐ Religion

☐ National Origin

5. What kind of house or property was involved?

☐ Single family house
☐ A house or building for 2, 3, or 4 families
☐ A building for 5 families or more
☐ Other, including vacant land *(explain in box 6 below)*

Did the owner live there?
☐ Yes ☐ No ☐ Unknown

Is the house or property *(Check one)*
☐ Being sold ☐ Or rented

What is the address of the house or property?

Street _____

City _____

County _____ State _____

6. SUMMARIZE IN YOUR OWN WORDS WHAT HAPPENED. USE THIS SPACE FOR A BRIEF AND CONCISE STATEMENT OF THE FACTS. ADDITIONAL DETAILS OF WHAT HAPPENED MAY BE PROVIDED ON A SEPARATE SHEET.

NOTE: The law requires that a copy of the complaint be sent to the person or organization complained against.

7. I swear or affirm that I have read this complaint *(including any attachments)* and that it is true to the best of my knowledge, information, and belief.

_____ *(Date)* _____ *(Sign your name)*

8. NOTARIZATION:

Subscribed and sworn to before me this _____ day of _____ 196__.

_____ *(Name)* _____ *(Title)*

IF IT IS DIFFICULT FOR YOU TO GET A NOTARY PUBLIC TO SIGN THIS, SIGN YOUR OWN NAME AND MAIL IT WITHOUT NOTARIZATION. HUD WILL HELP YOU GET YOUR COMPLAINT SWORN TO.

HUD-903 (2-69)

HOUSING DISCRIMINATION COMPLAINT

WHAT DOES THE FEDERAL FAIR HOUSING LAW PROVIDE?

The new law (Title VIII of the Civil Rights Act of 1968) declares that it is a national policy to provide fair housing throughout the United States and prohibits seven kinds of discriminatory acts regarding housing if the discrimination is based on race, religion, color or national origin.

1. Refusal to sell or rent or otherwise deal with any person.
2. Discriminating in the conditions or terms of sale, rental or occupancy.
3. Falsely denying housing is available.
4. Discriminatory advertising.
5. Blockbusting—causing someone to sell or rent by telling him that members of a minority group are moving into the area.
6. Discrimination in financing housing by a bank, savings and loan association or other business.
7. Denial of membership or participation in brokerage, multiple listing or other real estate services.

WHAT DOES THE NEW LAW DO NOW?

The first three acts listed above are prohibited now, except that:

1. These three prohibitions do not apply to units in houses for two to four families if the owner lives in one of the units;
2. Single family houses owned by private individual homeowners of three or fewer such houses will not generally become subject to these three prohibitions until 1970.

The last four acts listed above are prohibited now as applied to all kinds of housing, without exception.

NOTE: Coercion, threats or other interference with an individual's rights under the law, including the right to file a complaint, are also prohibited now.

WHAT DOES THE LAW DO IN 1970?

In 1970, the first three prohibitions will become applicable to any single family house where the owner seeks to rent or sell it through the use of a broker or through discriminatory advertising.

WHAT CAN I DO ABOUT VIOLATIONS OF THE NEW LAW?

Remember, the new law applies to discrimination based on race, religion, color or national origin. If you believe you have been, or are about to be, discriminated against or otherwise harmed by the kinds of discriminatory acts which are prohibited by the law now, you have a right, within 180 days after the discrimination occurred, to:

1. Complain to the Secretary by filing this form by mail or in person. HUD will investigate and if it finds the complaint is covered by the law and is justified, it will try to end the discrimination by conciliation. In cases where State or local laws give the same rights as Federal law, HUD must first ask the State or local agency to try to resolve the problems.
2. Go directly to Court even if you have not filed a complaint with the Secretary. The Court may sometimes be able to give quicker, more effective relief than conciliation can provide and may also appoint an attorney for you (without cost) in certain cases.

You Should Also Report All Information about violations to HUD or the Attorney General of the United States even though you don't intend to complain or go to court yourself.

WHAT OTHER FEDERAL LAWS APPLY TO FAIR HOUSING?

Both a Presidential Order and Title VI of the Civil Rights Act of 1964, as well as the 1968 law, apply to discrimination in federally assisted housing. Your complaint under the new law may also be processed by HUD under Title VI or the Presidential Order when the facts indicate a violation of those laws. Additionally, the U.S. Supreme Court has determined that a prior law (the Civil Rights Act of 1866) prohibits any racial discrimination which interferes with the right to inherit, purchase, lease, sell, hold or convey any kind of housing, regardless of whether the housing is covered under any other law. This right is enforceable by private court action.

ADDITIONAL DETAILS

If you wish to explain in detail on a separate sheet what happened, you should consider the following:

1. If you feel that others were treated differently than you, please explain.
2. If there were witnesses or others who know what happened, give their names and addresses.
3. If you have made this complaint to other government agencies or to the courts, state when and where and explain what happened.

This form may be mailed by simply folding it, sealing it, and dropping it in a mailbox. You can obtain assistance in learning about the law or in filing a complaint at any HUD regional or field office (including FHA field offices), or by writing to the address below.

PLACE
STAMP
HERE

Fair Housing
Department of Housing and Urban Development
Washington, D.C. 20410

Form Approved
Bureau Budget No. 63-R1226

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

HOUSING DISCRIMINATION COMPLAINT

FOR HUD USE ONLY

Number _____

Date _____

Filing Date _____

STATE OR LOCAL

FEDERAL COVERAGE

PRIOR ACTION

PRELIMINARY DETERMINATION

INSTRUCTIONS: Read this form and the instructions on reverse carefully before completing. All questions should be answered. However, if you do not know the answer or if a question is not applicable, leave the question unanswered and fill out as much of the form as you can. Your complaint should be signed and dated and, if possible, notarized. Where more than one individual or organization is filing the same complaint, each additional individual or organization should complete boxes 1 and 7 of a separate complaint form and attach it to the original form but the other boxes need not be completed if the information is the same as in the original. Complaints can be filed in person at any HUD regional or field office or mailed to: Fair Housing, HUD, Washington, D. C. 20410.

PLEASE TYPE OR PRINT

1. Name of aggrieved person or organization *(Last Name – First Name – Middle Initial) (Mr. Mrs. Miss)*

Telephone Number

Street Address, City, County, State and Zip Code

2. Whom is this complaint against?

Name *(Last Name – First Name – Middle Initial)*

Street Address, City, County, State and Zip Code *(If known)*

Is the party named above a: *(Check applicable box)*

☐ Builder ☐ Owner ☐ Broker ☐ Salesman ☐ Supt. or Manager ☐ Bank or Other Lender ☐ Other

If you have named an individual above and you know that he was acting for a company in this case, check this box ☐ and write the name and address *(Street, City, County, State and Zip Code)* of the company, if you know it, in this space.

Name and Identify Others *(if any)* you believe violated the law in this case

3. What did the person you are complaining against do? *(Check applicable box or boxes)*

☐ Refuse to rent, sell or deal with you
☐ Discriminate in the conditions or terms of sale, rental or occupancy
☐ Advertise in a discriminatory way
☐ Falsely deny housing was available
☐ Engage in block busting
☐ Discriminate in financing
☐ Discriminate in broker's services
☐ Other *(explain in box 6 below)*

When did this occur? *(Be sure to include most recent date, if several dates are involved)*

4. Do you believe there was discrimination because of? *(check applicable box and write your race or color, religion or national origin on the line below the box checked)*

☐ Race or Color

☐ Religion

☐ National Origin

5. What kind of house or property was involved?

☐ Single family house
☐ A house or building for 2, 3, or 4 families
☐ A building for 5 families or more
☐ Other, including vacant land *(explain in box 6 below)*

Did the owner live there?
☐ Yes ☐ No ☐ Unknown

Is the house or property *(Check one)*
☐ Being sold ☐ Or rented

What is the address of the house or property?

Street _____

City _____

County _____ State _____

6. SUMMARIZE IN YOUR OWN WORDS WHAT HAPPENED. USE THIS SPACE FOR A BRIEF AND CONCISE STATEMENT OF THE FACTS. ADDITIONAL DETAILS OF WHAT HAPPENED MAY BE PROVIDED ON A SEPARATE SHEET.

NOTE: The law requires that a copy of the complaint be sent to the person or organization complained against.

7. I swear or affirm that I have read this complaint *(including any attachments)* and that it is true to the best of my knowledge, information, and belief.

_____ *(Date)* _____ *(Sign your name)*

8. NOTARIZATION:

Subscribed and sworn to before me this _____ day of _____ 196__.

_____ *(Name)* _____ *(Title)*

IF IT IS DIFFICULT FOR YOU TO GET A NOTARY PUBLIC TO SIGN THIS, SIGN YOUR OWN NAME AND MAIL IT WITHOUT NOTARIZATION. HUD WILL HELP YOU GET YOUR COMPLAINT SWORN TO.

HUD-903 (2-69)

HOUSING DISCRIMINATION COMPLAINT

WHAT DOES THE FEDERAL FAIR HOUSING LAW PROVIDE?

The new law (Title VIII of the Civil Rights Act of 1968) declares that it is a national policy to provide fair housing throughout the United States and prohibits seven kinds of discriminatory acts regarding housing if the discrimination is based on race, religion, color or national origin.

1. Refusal to sell or rent or otherwise deal with any person.
2. Discriminating in the conditions or terms of sale, rental or occupancy.
3. Falsely denying housing is available.
4. Discriminatory advertising.
5. Blockbusting—causing someone to sell or rent by telling him that members of a minority group are moving into the area.
6. Discrimination in financing housing by a bank, savings and loan association or other business.
7. Denial of membership or participation in brokerage, multiple listing or other real estate services.

WHAT DOES THE NEW LAW DO NOW?

The first three acts listed above are prohibited now, except that:

1. These three prohibitions do not apply to units in houses for two to four families if the owner lives in one of the units;
2. Single family houses owned by private individual homeowners of three or fewer such houses will not generally become subject to these three prohibitions until 1970.

The last four acts listed above are prohibited now as applied to all kinds of housing, without exception.

NOTE: Coercion, threats or other interference with an individual's rights under the law, including the right to file a complaint, are also prohibited now.

WHAT DOES THE LAW DO IN 1970?

In 1970, the first three prohibitions will become applicable to any single family house where the owner seeks to rent or sell it through the use of a broker or through discriminatory advertising.

WHAT CAN I DO ABOUT VIOLATIONS OF THE NEW LAW?

Remember, the new law applies to discrimination based on race, religion, color or national origin. If you believe you have been, or are about to be, discriminated against or otherwise harmed by the kinds of discriminatory acts which are prohibited by the law now, you have a right, within 180 days after the discrimination occurred, to:

1. Complain to the Secretary by filing this form by mail or in person. HUD will investigate and if it finds the complaint is covered by the law and is justified, it will try to end the discrimination by conciliation. In cases where State or local laws give the same rights as Federal law, HUD must first ask the State or local agency to try to resolve the problems.
2. Go directly to Court even if you have not filed a complaint with the Secretary. The Court may sometimes be able to give quicker, more effective relief than conciliation can provide and may also appoint an attorney for you (without cost) in certain cases.

You Should Also Report All Information about violations to HUD or the Attorney General of the United States even though you don't intend to complain or go to court yourself.

WHAT OTHER FEDERAL LAWS APPLY TO FAIR HOUSING?

Both a Presidential Order and Title VI of the Civil Rights Act of 1964, as well as the 1968 law, apply to discrimination in federally assisted housing. Your complaint under the new law may also be processed by HUD under Title VI or the Presidential Order when the facts indicate a violation of those laws. Additionally, the U.S. Supreme Court has determined that a prior law (the Civil Rights Act of 1866) prohibits any racial discrimination which interferes with the right to inherit, purchase, lease, sell, hold or convey any kind of housing, regardless of whether the housing is covered under any other law. This right is enforceable by private court action.

ADDITIONAL DETAILS

If you wish to explain in detail on a separate sheet what happened, you should consider the following:

1. If you feel that others were treated differently than you, please explain.
2. If there were witnesses or others who know what happened, give their names and addresses.
3. If you have made this complaint to other government agencies or to the courts, state when and where and explain what happened.

This form may be mailed by simply folding it, sealing it, and dropping it in a mailbox. You can obtain assistance in learning about the law or in filing a complaint at any HUD regional or field office (including FHA field offices), or by writing to the address below.

PLACE STAMP HERE

Fair Housing
Department of Housing and Urban Development
Washington, D.C. 20410

Form Approved
Bureau Budget No. 63-R1226

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

HOUSING DISCRIMINATION COMPLAINT

FOR HUD USE ONLY

Number _____

Date _____

Filing Date _____

STATE OR LOCAL

FEDERAL COVERAGE

PRIOR ACTION

PRELIMINARY DETERMINATION

INSTRUCTIONS: Read this form and the instructions on reverse carefully before completing. All questions should be answered. However, if you do not know the answer or if a question is not applicable, leave the question unanswered and fill out as much of the form as you can. Your complaint should be signed and dated and, if possible, notarized. Where more than one individual or organization is filing the same complaint, each additional individual or organization should complete boxes 1 and 7 of a separate complaint form and attach it to the original form but the other boxes need not be completed if the information is the same as in the original. Complaints can be filed in person at any HUD regional or field office or mailed to: Fair Housing, HUD, Washington, D. C. 20410.

PLEASE TYPE OR PRINT

1. Name of aggrieved person or organization *(Last Name – First Name – Middle Initial) (Mr. Mrs. Miss)*

Telephone Number

Street Address, City, County, State and Zip Code

2. Whom is this complaint against?

Name *(Last Name – First Name – Middle Initial)*

Street Address, City, County, State and Zip Code *(If known)*

Is the party named above a: *(Check applicable box)*

☐ Builder ☐ Owner ☐ Broker ☐ Salesman ☐ Supt. or Manager ☐ Bank or Other Lender ☐ Other

If you have named an individual above and you know that he was acting for a company in this case, check this box ☐ and write the name and address *(Street, City, County, State and Zip Code)* of the company, if you know it, in this space.

Name and Identify Others *(if any)* you believe violated the law in this case

3. What did the person you are complaining against do? *(Check applicable box or boxes)*

☐ Refuse to rent, sell or deal with you
☐ Discriminate in the conditions or terms of sale, rental or occupancy
☐ Advertise in a discriminatory way
☐ Falsely deny housing was available
☐ Engage in block busting
☐ Discriminate in financing
☐ Discriminate in broker's services
☐ Other *(explain in box 6 below)*

When did this occur? *(Be sure to include most recent date, if several dates are involved)*

4. Do you believe there was discrimination because of? *(check applicable box and write your race or color, religion or national origin on the line below the box checked)*

☐ Race or Color

☐ Religion

☐ National Origin

5. What kind of house or property was involved?

☐ Single family house
☐ A house or building for 2, 3, or 4 families
☐ A building for 5 families or more
☐ Other, including vacant land *(explain in box 6 below)*

Did the owner live there?

☐ Yes ☐ No ☐ Unknown

Is the house or property *(Check one)*

☐ Being sold ☐ Or rented

What is the address of the house or property?

Street _____

City _____

County _____ State _____

6. SUMMARIZE IN YOUR OWN WORDS WHAT HAPPENED. USE THIS SPACE FOR A BRIEF AND CONCISE STATEMENT OF THE FACTS. ADDITIONAL DETAILS OF WHAT HAPPENED MAY BE PROVIDED ON A SEPARATE SHEET.

NOTE: The law requires that a copy of the complaint be sent to the person or organization complained against.

7. I swear or affirm that I have read this complaint *(including any attachments)* and that it is true to the best of my knowledge, information, and belief.

_____ *(Date)* _____ *(Sign your name)*

8. NOTARIZATION:

Subscribed and sworn to before me this _____ day of _____ 196__.

_____ *(Name)* _____ *(Title)*

IF IT IS DIFFICULT FOR YOU TO GET A NOTARY PUBLIC TO SIGN THIS, SIGN YOUR OWN NAME AND MAIL IT WITHOUT NOTARIZATION. HUD WILL HELP YOU GET YOUR COMPLAINT SWORN TO.

HUD-903 (2-69)

HOUSING DISCRIMINATION COMPLAINT

WHAT DOES THE FEDERAL FAIR HOUSING LAW PROVIDE?

The new law (Title VIII of the Civil Rights Act of 1968) declares that it is a national policy to provide fair housing throughout the United States and prohibits seven kinds of discriminatory acts regarding housing if the discrimination is based on race, religion, color or national origin.

1. Refusal to sell or rent or otherwise deal with any person.
2. Discriminating in the conditions or terms of sale, rental or occupancy.
3. Falsely denying housing is available.
4. Discriminatory advertising.
5. Blockbusting—causing someone to sell or rent by telling him that members of a minority group are moving into the area.
6. Discrimination in financing housing by a bank, savings and loan association or other business.
7. Denial of membership or participation in brokerage, multiple listing or other real estate services.

WHAT DOES THE NEW LAW DO NOW?

The first three acts listed above are prohibited now, except that:

1. These three prohibitions do not apply to units in houses for two to four families if the owner lives in one of the units;
2. Single family houses owned by private individual homeowners of three or fewer such houses will not generally become subject to these three prohibitions until 1970.

The last four acts listed above are prohibited now as applied to all kinds of housing, without exception.

NOTE: Coercion, threats or other interference with an individual's rights under the law, including the right to file a complaint, are also prohibited now.

WHAT DOES THE LAW DO IN 1970?

In 1970, the first three prohibitions will become applicable to any single family house where the owner seeks to rent or sell it through the use of a broker or through discriminatory advertising.

WHAT CAN I DO ABOUT VIOLATIONS OF THE NEW LAW?

Remember, the new law applies to discrimination based on race, religion, color or national origin. If you believe you have been, or are about to be, discriminated against or otherwise harmed by the kinds of discriminatory acts which are prohibited by the law now, you have a right, within 180 days after the discrimination occurred, to:

1. Complain to the Secretary by filing this form by mail or in person. HUD will investigate and if it finds the complaint is covered by the law and is justified, it will try to end the discrimination by conciliation. In cases where State or local laws give the same rights as Federal law, HUD must first ask the State or local agency to try to resolve the problems.
2. Go directly to Court even if you have not filed a complaint with the Secretary. The Court may sometimes be able to give quicker, more effective relief than conciliation can provide and may also appoint an attorney for you (without cost) in certain cases.

You Should Also Report All Information about violations to HUD or the Attorney General of the United States even though you don't intend to complain or go to court yourself.

WHAT OTHER FEDERAL LAWS APPLY TO FAIR HOUSING?

Both a Presidential Order and Title VI of the Civil Rights Act of 1964, as well as the 1968 law, apply to discrimination in federally assisted housing. Your complaint under the new law may also be processed by HUD under Title VI or the Presidential Order when the facts indicate a violation of those laws. Additionally, the U.S. Supreme Court has determined that a prior law (the Civil Rights Act of 1866) prohibits any racial discrimination which interferes with the right to inherit, purchase, lease, sell, hold or convey any kind of housing, regardless of whether the housing is covered under any other law. This right is enforceable by private court action.

ADDITIONAL DETAILS

If you wish to explain in detail on a separate sheet what happened, you should consider the following:

1. If you feel that others were treated differently than you, please explain.
2. If there were witnesses or others who know what happened, give their names and addresses.
3. If you have made this complaint to other government agencies or to the courts, state when and where and explain what happened.

This form may be mailed by simply folding it, sealing it, and dropping it in a mailbox. You can obtain assistance in learning about the law or in filing a complaint at any HUD regional or field office (including FHA field offices), or by writing to the address below.

PLACE STAMP HERE

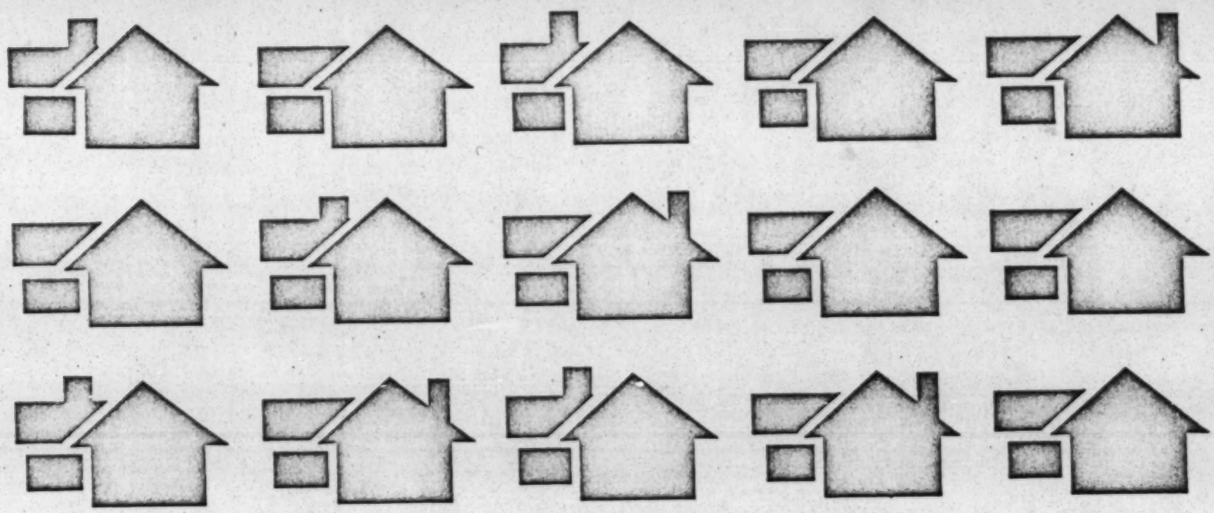
Fair Housing
Department of Housing and Urban Development
Washington, D.C. 20410

HOUSING

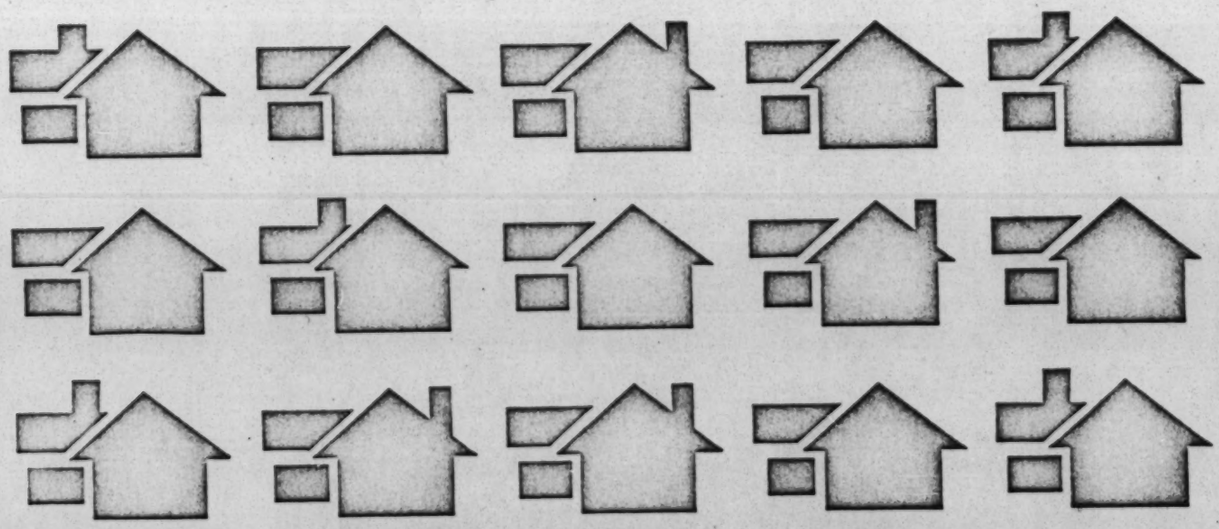
TASK FORCE
ON URBAN PROBLEMS

Gevens

VOL. I–No. 3 February–March, 1969



HOUSING



Basic Need, Basic Problem—Basic Solutions?

Human beings have three relatively simple basic physical needs: food, shelter and clothing. But gone are the days when an American could grow his own food, make his own clothing, and construct his own home. In the urban industrial society of the 1960s he must parcel out his wages to others who specialize in providing such services.

While America has succeeded, to a greater or lesser extent, in delivering to its citizens adequate food and clothing, it has failed—to an extent which is growing greater every week—to provide him with housing.

Mid-century urban America hails its progress on every technological front, while its citizens are often hard put to find evidence of that progress in their homes; more often than not they are more crowded, their rents are higher and their chances of finding better homes are lower than ten years ago.

The American Builder magazine—hardly the place one would have expected to find such sentiments—summed it up this way on the cover of its November, 1968, issue:

WHO REALLY GIVES A DAMN ABOUT HOUSING?

Not the cities, they're headed for a decade of failure.
Not the suburbs, they couldn't care less.
Not the rural areas, everyone's leaving them.
Not the power structure, all they do is talk, talk, talk.

The magazine's blunt summation could not have come at a more appropriate time: the nation's housing starts had slumped to below-seasonal lows; a new Administration was about to move into Washington; a Congress had been elected whose duty it would be to pass legislation which would put some muscle into the sturdy but bare fibers of the 1968 Housing and Urban Development Act.

Yet it said nothing that had not already been shouted: our cities, as the saying goes, may be nice places to visit, but you wouldn't want to live there.

Now, we are going one better—you can't live there even if you want to.

TASK FORCE
ON URBAN PROBLEMS

This Newsletter is to be issued periodically, at least ten times in the year, by the TASK FORCE ON URBAN PROBLEMS, U.S. CATHOLIC CONFERENCE, Department of Social Development, 1312 Massachusetts Ave., N.W., Washington, D.C. 20005.

EPISCOPAL MODERATOR:
Most Rev. John J. Wright, D.D.
EXECUTIVE SECRETARY:
Very Rev. Msgr. Aloysius J. Welsh
EXECUTIVE FIELD DIRECTOR:
Rev. Charles D. Burns, S.V.D.
ASSOCIATE COORDINATOR:
Sister Mary Martial, R.J.M.
EDITOR:
John R. Sullivan

No subscription price—Donation requested from interested parties who may wish to receive the Newsletter.

NO CLASS

The problem cuts across all racial and economic lines. Suburban Washington home seekers bemoan the fact that prices of single-family houses have increased 25-30 percent in two years, and that new homes within easy commuting distance of the city are selling at $40,000 and up—mostly up.

New Yorkers are watching their rents soar in some cases by 60 percent.

These people must make do with what they have, scrape here and pinch there to maintain their style of life.

But they have flesh to pinch. The poor have not, and their plight has traveled a course roughly parallel to that of their better-heeled brothers.

Urban renewal, old-style—bulldozers and wrecking balls—has lost its impetus and is no longer providing even its minimal service of providing some public housing.

Urban renewal, new-style—model cities, rent supplements, mortgage subsidies, all the New Frontier, Great Society programs which resulted in the 1968 HUD Act—now amount to little more than words on pieces of paper—millions of pieces shuffled anxiously and helplessly by clerks in Washington.

The simple fact is this: as fine as the new programs are, there is not the money in the till to make them do the job. And as the new Administration turns its attention to the problem, there is the strong possibility that there will be no increase in that amount of money—not through malice, but through a not-so-subtle redirection of effort away from direct government assistance toward governmental "partnership" with private industry through tax writeoffs and other incentives.

WARNING

The National Commission on Urban Problems, headed by former Senator Paul Douglas of Illinois warned against such a program; time will tell whether his warning was valid, or will be heeded by President Nixon and his urban affairs council, headed by Daniel Patrick Moynihan.

There is evidence, however, that Douglas' warning is valid, and that it applies equally to the present program as well as future proposals. Any federal action tends to be effective only so far as the federal government can control the conditions of operation.

In housing, the control can't extend far. The building industry is a curiosity in this age of merger, mobility and megalopolis; it is a local business, governed by local laws—or non-laws—financed in most cases by local interests, dependent for its labor on local craft (not industry-wide) unions.

While the effects of suburban sprawl may weigh heavily on the residents of the core city, they cannot normally influence the suburbs. Nor can the suburbs affect city planning, although their interests may be at stake.

Concrete workers may favor prefabrication of homes; carpenters do not. Plumbers may prefer to use modern plastic piping; most building codes, however, specify costly, hard-to-work copper or steel. Multi-use buildings—shops on the first floor, offices a little higher, apartments at the top—may be the most efficient and attractive urban construction in many areas; in only a few have local zoning codes been amended to permit them.

→

SOMETHING, SOMEHOW

To be a reality, a national policy and national commitment must be accompanied by national tools. We do not yet have them.

Nevertheless, homes are built. There were 1.8 million housing starts in January, 1969—the highest level since 1964.

Nevertheless, the 1968 housing act is providing some money for low- and moderate-income housing.

Nevertheless, some states are offering programs of their own to spur low-rent construction and to open normal housing to low-income families.

And although the full measure of public commitment to providing decent shelter to all American citizens appears to be a long way off, there is much to be done by those who have a private commitment to this goal.

They cannot wait for the perfect tools; instead the available tools—many of which are under-used or completely idle—can make significant inroads on the problem.

THE TOOLS

Right now, the most readily available tool is money—not enough, it is true, but it seems to be all we have. The perfect tool would be a combination of money and social structures which would make the money go farther—simplified, unified construction codes, careful planning and comprehensive regional land-use policies, use of industrial techniques of automation and prefabrication, an end to competition between craft unions.

But now, as we know the tool is cash, and the problem for those with a private commitment to housing all men is finding it and using it.

On the surface it sounds simple: there are two major sources—federal and state government, and private. There is relatively more government money available than private—but it is available only in certain ways and under certain conditions.

But within those programs—which range from Model Cities programs for the reconstruction and restructuring of whole urban areas to simple, low-cost home improvement loans—there is ample room for creativity and ingenuity.

Many may be undertaken without local governmental approval—a flexible condition under which private organizations may prefer to work.

Others require community involvement and local governmental cooperation in a broad range of urban improvement programs; or, to put it another way, many cities and towns are missing federal aid because they have not developed some relatively simple plans and programs needed to qualify for help.

Religious and other private organizations can make this known and serve as catalysts for action.

WHERE ARE WE GOING?

Government housing programs have moved slowly but significantly away from the mere provision of housing which began with the Public Housing Act, toward the reconstruction of the urban physical, social and cultural environment, as in the Model Cities Act.

These are roughly the same goals of the professional urbanologists—Urban America, the Urban Coalition, and the foundations.

It's a tall order, and one nobody is certain can be filled. But the attempt is at least a recognition of the fact that housing—as important as it is—comprises only a portion of what has come to be known as the "urban problem." For example: Housing degenerates—a slum is created—for a variety of reasons; it crumbles because of overcrowding—we have not enough houses for all the people—through lack of care caused by discrimination on the part of landlords and hopelessness on the part of tenants, through neglect of essential urban services, such as garbage collection and sanitation facilities, through failure to enforce housing codes. Slums are created through neglect of—or thoughtless—planning, the kind which results in urban highways which make it more convenient to live in the suburbs than in the city, the kind which makes urban housing inessential and impractical for all but those who cannot afford to live elsewhere, or who the rest of us do not want to live elsewhere.

Nevertheless, there is evidence that despite the freeways, poor planning and crowding, urban housing is once more becoming attractive to these middle class persons who once fled in droves.

Or, if it is not becoming more attractive, the alternatives are becoming less attractive or less available. For example, a new single-family house in the Washington, D.C., suburbs cannot be purchased within reasonable commuting distance of the city for less than $35,000 or $40,000. The cause is primarily high land costs. As a result, builders who wish to remain in the middle-income housing market are therefore building suburban townhouses—the same kind of row structures found in most cities.

The choice, then, for the would-be suburbanite, is limited; he cannot afford the single-family home which was the major attraction in the suburbs, so then begins to look for more convenient urban housing.

The Washington trend is the result of accident, not policy. It is just now being identified, and its meaning for the future is somewhat of a mystery.

THE POOR PAY

It seems certain, however, that in the short run, urban housing for the poor will become even more of a problem than in the past. As wealthier "suburbanites" demand more urban housing, they will force the poor . . . where? The slums can hardly become more crowded. Will the urban poor trade homes with the suburban middle-class? That seems doubtful; there is still a net shortage of homes and will be for some time to come.

Where, then will they go?

That is a question many urbanologists would like to have answered. The answer will be, unless those whose private commitment to equality and justice moves them to prompt, effective action, they will be forced to retreat deeper into the sub-world of the ghetto and slum—until they explode once more in the streets of the cities.

That is not a happy prognosis, but fortunately it does contain an "if" clause. "If" we act, we can all live better and in peace. And if we believe in justice and peace, we will act.

J.R.S.

Federal Programs—Within the Limits,

LOW-RENT PUBLIC HOUSING

While this is a federal program, it is run by state and local agencies. And while it is government program, which excludes direct participation by churches and other groups, there is ample opportunity for them to contribute through indirect participation.

The laws do not say that housing authority must build monolithic high-rise slums for public housing. Unfortunately, that is the way all too many local public housing authorities read the law. And it is the way that many politicians, fearful of public reaction to some other programs, prefer that they read it.

Churches and private groups can, through public education and private influence on housing authorities and political leaders, change the climate of public opinion and convince authorities of the advantages of using all available resources and programs.

In addition to constructing the usual public low-rent housing "projects," local housing authorities can:

Purchase existing housing, either in good condition or in need of rehabilitation. Public housing can thus be spread throughout a city's residential neighborhoods without altering their "character."

Purchase new housing—the so-called "turnkey" projects which are built privately, then sold to public housing authorities. Washington, D.C., has utilized both programs extensively, purchasing a number of existing apartment houses and smaller multi-family homes, as well as new buildings.

The advantage of the "turnkey" projects is primarily this: it enables housing authorities greater flexibility in planning, often enabling them to get by with smaller staffs of hard-to-find professionals, and it enables a city to build variety into its public housing—these projects are constructed according to private developers' own plans, subject to approval by the housing authority.

Lease housing—the public authority leases new or existing housing, then sublets to tenants. An economic rent is agreed upon for each unit, and the city makes up the difference between that and what the tenant can pay.

Construct combination projects—the housing authority and private contractors can develop a complex of low-, middle- and high-rent buildings, combining rental and cooperative units. No partner owns a particular part of the project; subsidized tenants are not easily identified, and those tenants whose incomes rise above subsidy levels can remain in their apartments rather than being forced to move away from friends and neighborhood, as often happens when they live in public housing. The change in status is accomplished on the company ledgers, rather than by moving van.

Sell public housing to tenants. This is particularly useful in the case of existing units which are leased or purchased for public housing, whose tenants become ineligible for public subsidies.

RENT SUPPLEMENTS

These enable poor families to rent any new or rehabilitated housing financed by the Federal Housing Administration. They can be used in conjunction with a variety of other state and federal programs. Basically, the program works this way: The tenant pays a fixed 25-percent of his monthly income for rent; the difference between that and the actual price of the apartment is made up by the program. When income rises to make the tenant ineligible, the supplement stops, but his family may stay in the apartment.

It has the further advantage of enabling housing sponsors to mix economic classes within a building, although program rules tend to restrict the appeal of such projects to those who require assistance.

SECTION 221 (d) (3) RENTAL AND COOPERATIVE HOUSING

There are two programs under this section—below-market-rate interest for low and moderate income housing, and market-rate interest for moderate income housing.

This is the program most utilized by churches, labor unions, fraternal organizations and other non-profit organizations to construct low-income units. They have good reason for using it: they can receive 100 per cent financing at rates as low as 3 per cent for 40 years. The low interest rates permit sponsors to offer rents substantially below those normally set for such housing.

But the program has not been used to its full potential, and perhaps could be if churches and other organizations unable or unwilling to become landlords instead helped organize other kinds of groups which could utilize the program. These include:

- Cooperatives—Groups of prospective tenants could, with assistance from church or other organizations, obtain the same financing terms available to non-profit sponsors.
- Builder-sellers—Private builders can construct 221 (d) (3) housing for sale to nonprofit organizations or cooperatives.
- Limited-profit sponsors. Developers, builders and real estate firms can obtain 90 per cent financing at 6 per cent—still below current market rates—if they agree to a limited 6 per cent return on the 10 per cent investment. Income tax depreciation and investment allowances can increase the effective rate of return substantially.

SECTION 236 RENTAL AND COOPERATIVE HOUSING

Under the 1968 HUD Act limited-profit, non-profit or cooperative housing sponsors can receive FHA mortgage financing at rates as low as 1 per cent for 40 years for moderate-income housing.

The formula gets a little complicated, but it works roughly this way: tenants pay 25 per cent of their monthly salary for rent, and the difference between that and economic rents is made up by FHA interest subsidy.

SECTION 235 HOME OWNERSHIP AND COOPERATIVE HOUSING

Unlike other FHA low- and moderate-income programs, this one is open to private developers who are not interested in non-profit or limited-profit programs. And it can be used either for new construction or rehabilitation of single-family or multi-family housing.

For the buyer, it means almost no down payment, monthly payments of only 20 per cent of income and, of course, equity in his home.

For the developer, it means profits, guaranteed by FHA interest subsidies (which make up the difference between 20 per cent of income and the actual monthly payments).

Room For Imagination and Action

Nor does this program—unlike all others described above—carry a requirement that the community have a "workable program" (more on that later).

SECTIONS 221 (h) and 235 (j) – REHABILITATION

Under 221 (h) non-profit sponsors may buy, rehabilitate and sell houses to moderate-income families with $200 down payments and 3 per cent mortgages.

The 1968 law amended this to lower the interest rates in some cases to 1 per cent. It was under this section that Father Geno Baroni's Housing Development Corporation in Washington, D.C., plans to rehabilitate and sell more than 50 central city homes.

The principal difference between the two programs is in the manner of financing. Under 221 (h) the federal government assists the sponsor directly; under 235 (j) it makes assistance payments to the lender, who reduces monthly payments accordingly.

Both programs demand that the project include four or more units of housing—either four single-family homes or a four-unit apartment house.

Section 235 (j) also permits the buying and resale of homes which do not need rehabilitation—but all homes must be in "viable" neighborhoods. Again, no "workable program" is required.

SECTIONS 115 AND 312 – REHABILITATION GRANTS AND LOANS

Both Sections permit federal aid to owner-occupants of homes in urban renewal areas, code enforcement areas, or in areas planned for such activities, for repair and improvement of their homes.

Section 115 permits grants to low-income ($3,000 annually or less) owners. Section 312 permits 3 per cent loans to low- or moderate-income owners.

In addition, both sections can be used together to enable owners to repair their homes while keeping their total monthly housing cost (current payments plus cost of repair loan) within 25 per cent of monthly income.

These grants and loans are made through local urban renewal agencies or through private, non-profit groups designated by the agency—another opportunity for churches and civic groups to help save an area before it becomes slum.

State Programs—Action Needed

It is difficult to detail what all states are doing to improve housing for low-income families. Some are moving toward effective supplementation of federal programs. But many lack even the elementary benefits of a fair housing law which, despite the federal law, would enable state enforcement to take over where federal enforcement fails.

Despite the present activity of the federal government, there is a place for state action. In fact without it federal programs tend to be underfinanced, unheard of and ineffective.

The Urban Coalition and Urban America have identified eight areas in which state action is necessary and in which private, religious and civic organizations can aid in the creation of adequate housing in the nation:

- Increasing the housing *supply*. States can further participate in federal programs by providing seed money, administrative and planning costs grants, interim financing and technical assistance to non-profit and cooperative developers, and can develop programs of their own as well.
- Improving building *codes*. Many local codes are antiquated, and stand in the way of low cost. A single federal code has been asked by builders' groups, but it seems a long way off. State action can help localities update their codes, or replace them with regional or state codes. It can also establish professional standards for inspectors, provide inspection services to communities unable to afford them, and can establish appeals procedures which are often lacking in local codes.
- Improving *relocation* assistance. Urban renewal does not have to mean urban removal—if relocation procedures and aid are designed with the people in mind. Too often they are not, and again state action can upgrade standards and provide financial assistance to cities already hard-pressed to pay for their renewal programs.
- Equalizing *tenant-landlord* relations. Too often, the tenant is the victim—either he puts up with the landlord and shuts up or gets out. The result is urban strife and poor housing. Tenants should be able to begin code enforcement proceedings (in most cities they may not), retaliatory evictions should be outlawed, leases should assure that an apartment is habitable before the tenant moves in, housing authorities should establish regular procedures for hearing tenant complaints and suggestions. The states can—through their chartering of public housing agencies—remedy some of these conditions.
- Developing *new communities*. States could ease the difficult path toward such development by providing technical assistance to developers, by enabling them to purchase land without either paying premium prices or operating secretly. They can charter development corporations, provide tax incentives and help override local land-use restrictions.
- Centralizing *administration* of housing and community development programs. A cabinet-level department of housing and community affairs—similar to those in New Jersey, Connecticut, Rhode Island and Pennsylvania—is perhaps the best means of providing overall coordination and control. However, several states have created administrations with narrower authority, or have created special assistants who can at least provide informal liaison between the state government and local authorities and among the local authorities themselves.

FEDERAL PROGRAMS (Continued from Pg. 5)

SECTION 202 – SENIOR CITIZENS

This has been in effect since 1959, and it provides 100 per cent mortgages at a rate of 3 per cent to non-profit or cooperative sponsors of housing for the elderly. It is designed to aid those whose income is too high for public housing, but too low for private, profit-making housing.

WHAT IS A "WORKABLE PROGRAM"

The 1954 Housing Act prohibited federal aid to urban renewal or low-rent public housing unless the community first developed a plan of action to combat all its problems of slums, blight and community development.

Any project requiring a community "workable program"–and most do–must be recertified every two years. There are four essential elements:

- Adoption of modern housing and building codes, together with an effective enforcement program.
- Development of a local planning and programming process.
- Local efforts to expand the supply of low- and moderate-income housing, together with the development of a coordinated relocation system.
- Development of specific plans for effective citizen involvement in the planning and development of federally assisted programs.

RESOURCE

URBAN AMERICA, INC. is a resource of exceptional value in the field of housing. Its main office is located at 1717 Massachusetts Ave., N.W., Washington, D.C. 20036.

Urban America has a Non-Profit Housing Center which conducts regional seminars and institutes recommended for information and guidance of both experienced and neophyte personnel involved in non-profit housing sponsorships at every level.

The 1969 schedule includes Lower-Income Housing Seminars in New Orleans, La. (March 25-26), Seattle, Washington (May 1-2), Milwaukee, Wisc. (June 5-6), Philadelphia, Pa. (Nov. 20-21).

Information about meeting sites and further details concerning invitations, etc., may be secured by writing URBAN AMERICA NON-PROFIT HOUSING CENTER at the above address.

Those interested in the *Management* aspects of Housing should inquire about Institutes planned for Washington, D.C. (Summer, 1969) and Denver, Colorado. Regional offices of Urban America are located in Chicago and Los Angeles. The organization works closely with the National Association of Non-Profit Housing Organizations.

Despite the planners' efforts, the demand for urban housing seems to fluctuate according to rules of its own–and demand determines the future.

In most large cities, where federal programs are old hat, such programs exist. But–and again, religious and civic organizations can contribute in this area–most suburban or rural areas do not have them.

The effect of this is to limit federal assistance to housing programs in the central city at the very time when the need is being felt hardest in outlying areas–where many of the jobs are moving.

There is, of course, a degree of resistance to this kind of housing assistance in suburban areas which can be overcome through the help of industries which have moved from the central city and are now finding workers harder and harder to find, by pointing out to local governing bodies that federal assistance can be used to create housing for the very people they want to keep in their communities–enough of it, it is beginning to appear, to overcome the fear of people whom they think they "don't want."

The resistance can also be subverted (if that is the proper word) through the use of programs for which no "workable plan" is required, such as the newer home ownership and cooperative housing programs.

LOOKING FOR HELP

Administrators of federal housing programs depend heavily upon non-profit organizations and cooperatives sponsored by churches, charitable organizations, labor unions and the like. They are willing, where private developers are often not, to accept non-profit or limited-profit conditions. They tend to be better landlords. They tend to pay more attention to social and environmental considerations.

They also tend to be long on good will and short on technical knowledge and money.

They need not, however, consider these insurmountable obstacles to sponsorship of housing programs.

The 1968 HUD Act provides a limited amount of "seed money"–that which must be invested initially for planning and land purchases, but which is ultimately returned. Foundations also provide help in this area.

The Act also created a revolving fund from which sponsors can draw interest-free loans of up to 80 per cent of the advance costs of a project. The loan is repaid when permanent financing is made, but the Secretary of HUD can also cancel any part of the loan if necessary.

A certain amount of technical assistance is available from HUD and FHA. But these agencies cannot develop a proposal for interested sponsors. Instead, competent professional help is needed.

Urban America, Inc., in Washington has a housing staff and a stable of consultants available for work on such programs.

The Urban Coalition, whose staff does not specialize in housing, can nevertheless provide valuable informational assistance and help arrange contacts with federal officials.

However–the first contact for information should be made through the local or regional FHA and HUD offices.

OUTREACH—BEYOND THE LAW

The observation of the late John F. Kennedy is often quoted, i.e. that even a journey of a thousand miles must begin with *one step*. While the image is of a single person breaking from inertia or apathy, it is applicable to the whole of society or any of its parts. And in human society, the first and succeeding steps will be lighter, and advance steadier if others take them also towards the same goal. In the areas of our concern, individual Catholics can help to begin or to join existing parish human relations committees, or regional interracial councils. The clergy can belong to, or promote ecumenical *conferences on Religion and Race.* A state or municipal civil rights commission can take on new life and effectiveness, if concerned citizens attend its meetings, or utilize its services. The causes of Better Schools, Fair Housing, Comprehensive Health Services can all benefit from the interest of informed residents of the territories involved. The "Yellow Pages" are full of "Social Services Organizations" one can check to find out if his skills or talents can help. Local OEO Community Action Centers enlist volunteers for every phase of the WAR on POVERTY. *Urban Coalitions* are being formed in practically every city of any size. Businessmen are challenged to help make successful the JOBS programs of the National Alliance of Businessmen (NAB); Women are needed by WICS (Women in Community Service) to assist the Jobs Corps training for females. There is no adult who cannot find some way (funds, facilities, moral support, various skills) to *reach out* to a neighbor in need.

It is obvious that *Housing* will never be *adequate* until it is also *fair*—available to all regardless of race, creed or color. We have multiplied federal and state laws and have passed open housing ordinances in cities and towns, but the hard facts of prejudice and discrimination have survived.

Here is an apostolate for individuals and organizations especially those dedicated to the promotion of family ideals and human dignity, e.g., Christian Family Movement, Parish Human Relations Committees, etc.

It begins with a base of accurate information about the laws and the problems, and builds on partnerships with other interested groups, e.g. Fair Housing Councils, Municipal Commissions or Human Rights, Interreligious and Interracial Conferences.

It is personal and individual, as each examines himself and his neighborhood and does what he can to promote equal opportunity in real estate offerings, financing, rentals, sales, and acceptance of newcomers to neighborhoods. It is social and communal, stressing the ideal of one society based in the reality of this united community.

N.B.: Besides the publications of official Civil Rights Divisions of State and City, and the National Committee against Discrimination in Housing noted elsewhere as a *Resource,* there are excellent materials available from many sources. One such recent packet, a *National Study on Fair Housing,* has been prepared by the League of Women Voters of the U.S., 1200 17th St., N.W., Washington, D.C. 20036. For explanations of the Federal Fair Housing Act of 1968, the U.S. Dept. of Housing and Urban Development (Washington, D.C. 20410) has two publications for the asking:

Fair Housing, 1968 (Title VIII of Civil Rights Act of 1968)

Fair Housing (What it Means to You), Guide for Owners, Buyers, Renters.

A.J.W.

---------- (Clip Along This Line) ----------

ORDER BLANK: If you wish to have the NEWSLETTER sent to you, please complete and return the blank below. There is no subscription cost; *please* consider an appropriate donation (to USCC TASK FORCE ON URBAN PROBLEMS) to help us cover expenses, as your budget permits. We are grateful to all who have already donated, especially those who have made it possible to send the Newsletter to seminarians and religious interested in the areas of the Task Force's concerns.

NAME _____

(Please print or type)

ADDRESS _____

CITY _____ STATE _____ ZIP _____

(I enclose $ _____ as a donation—USCC TASK FORCE ON URBAN PROBLEMS, 1312 Massachusetts Ave., N.W., Washington, D.C. 20005. Phone: (202) 659-6716.)

MORE HOUSING RESOURCES

"HOW NON-PROFIT GROUPS CAN SPONSOR HOUSING FOR LOW-INCOME TENANTS," Sound filmstrip (record suitable for automatic or manual use). Free-Loan from: RADIO AND TV SERVICES, U.S. DEPT. OF HOUSING AND URBAN DEVELOPMENT (HUD) WASHINGTON, D.C. 20410. Brief, attractive presentation—best used as supplement to a knowledgeable speaker, but useful on its own as well.

HUD HANDBOOKS (October, 1968). Request from HUD (at Washington address above) or Regional Offices.

Financial Assistance For Non-Profit Sponsors of Low and Moderate Income Housing (Section 106 of Housing Act of 1968). New program of interest-free *loans* for pre-construction costs in planning.

Home Ownership for Lower Income Families (Section 235). Policy and procedural instructions to follow in applying for assistance to acquire home ownership. A separate handbook is available to describe assistance to non-profit sponsors who acquire new or substantially rehabilitated housing, for resale to lower income families. *Rental* housing for lower income families (Section 236).

CIVIL RIGHTS DIGEST, Quarterly of U.S. Commission on Civil Rights Vol. I, No. 3, Fall, 1968 issue: *"Toward Open, Adequate Housing"* Realistic evaluation of Federal Housing Act of 1968, together with good articles of interest to most, but especially to Puerto Ricans and Mexican-Americans. 35¢ from Gov't Printing Office, Wash. D.C. 20402.

NATIONAL COMMITTEE AGAINST DISCRIMINATION IN HOUSING, 323 Lexington Ave., New York City, 10016 (212) 685-8911. Coordinating Office for 50 major religious, Civil Rights, Labor and Civic organizations seeking to eradicate racial discrimination and to achieve an integrated housing market. To be updated soon, but still highly useful—the NCDH (together with American Friends Service Committee) *Fair Housing Handbook* (suggested guidelines and program activities) 50¢ each from NCDH, above address.

MISSION THROUGH HOUSING—Guidelines/Case Studies/Resources. A continually updated manual in notebook form outlining purposes and procedures of church groups in effective approaches to sponsorship of housing for low-income groups, together with discussion and description of resource material and model programs highly useful for interested readers. Sept. 1967 (or ask for *latest edition*) 50¢ each. Check to: Board of National Missions, Office of Church and Housing, United Presbyterian Church, U.S.A., 475 Riverside Drive, New York, N.Y. 10027.

THE FOUNDATION FOR COOPERATIVE HOUSING is a non-profit national service agency providing professional aid in developing and supporting cooperatives for families of low and moderate income. FCH headquarters are at 322 Main St., Stamford, Conn. 06901. Major regional offices are in Chicago, Detroit, Kansas City, San Francisco and Washington, D.C.

AUDIO-VISUAL MATERIAL

At this point, it is probably more helpful simply to note some sources and suggest requests for their catalogs:

ARGUS COMMUNICATIONS, 3505 North Ashland Ave., Chicago, Illinois 60657 (fine collection of tapes).

NATIONAL CONFERENCE OF CHRISTIANS AND JEWS, 43 W. 57th St., N.Y.C. 10019. (Films, filmstrips and booklists).

GEORGE A. PFLAUM, Dayton, Ohio. Their "I Care" filmstrip has been much praised, but some others are fine, too.

TASK FORCE ON URBAN PROBLEMS
DEPARTMENT OF SOCIAL DEVELOPMENT
UNITED STATES CATHOLIC CONFERENCE
1312 Massachusetts Ave., N.W., Washington, D.C. 20005

Non-Profit Org.
U.S. POSTAGE
PAID
Washington, D.C.
Permit No. 410

MS
~~AC~~
~~PA~~
HOUSING
General

A NEW GENERATION OF LOWER-INCOME HOUSING:

A PROPOSAL

FOR

CONSOLIDATION AND REFORM

Herbert M. Franklin
December 22, 1969
The Urban Coalition
2100 M Street, N.W.
Washington, D.C. 20037

MAR 10 1970

MEMORANDUM February 27, 1970

TO: NRHC Board of Directors

FROM: Clay Cochran

The attached, as the cover-sheet indicates, was prepared by Herbert Franklin at the Urban Coalition. It represents what I consider a refreshingly basic approach to the problem. It is clear from conversations with him that Franklin is:

(1) very cognizant of the fact that this is a national problem on which urban and rural forces must unit;

(2) more conscious than the proposal spells out of the failure of public housing to serve rural and small town America, and of the fact that an approach along the lines he indicates should be more able to do so;

(3) anxious to work with us in developing a coordinated approach, both in terms of the basic legislative package to be sought, and the job of seeking it.

He advises that his thinking has progressed beyond the stage represented by the initial document and he is furnishing us a copy of a subsequent legislative memorandum.

I find the idea of joining forces on this both logical and appealing and would welcome comments from you on both the Franklin memorandum and the idea of a coordinated effort.

INTRODUCTION

In the main, the major problems in housing fall into the two categories of money and institutional inadequacies. With respect to low-income housing, however, the problems of institutional inadequacy loom very large and are susceptible to change in the near term.

A generation ago the federal government launched its most ambitious housing assistance program for low-income Americans. The basic pattern of the United States Housing Act of 1937, which established the public housing program, has remained substantially unchanged.

It has produced in this thirty-two year period about 800,000 dwelling units providing shelter (sometimes little else) for around 2.5 million people. Comparing the past record of production with the ten-year goal of the 1968 Housing Act, which calls for 2.2 million units of low-income housing, it is apparent that our national needs require the equivalent of almost a tenfold increase in average annual production.

One of the fundamental mechanisms of the public housing program -- the method of providing funding -- is also one of the elements of great potential attraction for private enterprise participation. Existing local housing authorities receive an annual contributions contract which assures federal support over the life of the contract and enables them to borrow money and issue tax exempt obligations. More importantly, however, under the

existing system of financing the congressional authorizing committees establish from time to time a maximum limitation on the authority of the government to enter into contracts for annual contributions. This means that this program -- alone among federal housing programs -- is not subject to annual review by congressional appropriations committees who are not familiar with the importance of housing and the need for private enterprise involvement. Substantial private enterprise involvement requires just such continuity and forward funding at the federal level. If for no other reason, then, this aspect of stability in the existing public housing program provides a significant foundation on which to build an "all-income" program of subsidized housing.

The nation's goal is not only vastly increasing the volume of subsidized housing. Where this housing is constructed is very central to our future. The Housing Act of 1969 has now removed the workable program requirement from low-income housing, striking down a major inertial barrier to the use of this subsidy in the overwhelming majority of localities in the United States. This sets the stage for the comprehensive attack proposed in this report.

Two national commissions, the National Commission on Urban Problems and the President's Committee on Urban Housing, have documented an urban population trend that is apparent to even casual observers. Our central cities are increasingly inhabited by the poor, minority groups, aged, handicapped, sick or the underemployed. Our suburbs are the homes of increasingly affluent, white, young,

healthy people who live near new jobs that are being generated by the economy. No one can doubt that this pattern of human settlement is laden with deep trouble for the society.

As a nation, however, we lack any meaningful tools to meet the problem of balanced distribution and production of housing for low-income households. But it would be a mistake to regard subsidized housing as solely or primarily a way to empty the black ghettos. No program that by design or practice meets the needs of one race can lay claim to the support of the nation. Indeed, the suggestions which follow are premised on rescuing the program from its increasingly perceived role as housing only poor urban blacks.

Closely related to this goal is the similar one of avoiding, to the greatest degree possible, the "product identification" which has caused public housing to stand out visibly in the urban fabric. This can only be done through vastly increased use of leased existing housing on a "scattered site" basis, reduction in the number of new units placed in any one place which is made economically more feasible by adopting more flexible technologies.

With these general goals in mind, one major conclusion must be drawn. Over the past few years many new and desirable ideas have been tested in the low-income program. But unless the basic federal-state-local relationships are changed, few of these innovations will move from paper to reality.

This report, therefore, focuses on the low-income program to indicate ways in which it can, with substantial alteration, be-

come the spine of a new generation of subsidized housing. It identifies the need for change, and spells out how the changes might be brought about in these substantial respects:

1. More direct federal involvement in subsidized housing development, hand in hand with new incentives to spur comprehensive action at other levels of government, particularly the states;

2. Consolidating the system so that it may realize economies of scale, respond to innovative ideas, decentralize many aspects of administration, become more accountable for performance, and serve a wider spectrum of incomes;

3. Reforming the relationship between landlord and tenant in subsidized housing to enable the beneficiaries of the program to have a greater voice in management;

4. Linking up a new national urban land policy to the attainment of national housing goals through a federally financed advance land acquisition program.

The old comforting notion that the housing supply will "filter down" is being replaced by a newer understanding: housing problems are filtering up. The cost of newly built housing, whether for sale or rent, exceeds the ability to pay of over half of all U. S. households. This can set the stage for a dramatic revitalization of the primary public institutions on whom we depend to work on this critical problem.

There are some who would do away with publicly subsidized housing altogether on the assumption that simply augmenting the income of the poor will enable them to obtain acceptable housing

"in the market". An increase in ostensible purchasing power, however, would not increase the general supply of housing available unless other major changes in capital markets that finance the supply are made at the same time. The poor are now overcharged for housing and other life essentials, and unless there is a vast increase in the supply an increased income will not benefit the housing situation of the recipient. It will merely bid up the cost of the inadequate supply.

Even were the nation to fall back on a "housing allowance" strategy with major changes in the capital markets, however, it is not clear that increased demand would induce automatically a supply of standard housing, particularly for large families, those with health and social problems, or the elderly. The need to assure the quality as well as the quantity of the supply would require a range and detail of administration enormously more complex than any yet attempted.

Consequently, for the calculable future the nation will need new institutions, directly responsive and accountable to national policy, to stimulate the supply for lower-income households.

Nevertheless, low-income subsidized housing cannot be considered in isolation from the non-subsidized housing supply. We must devise new ways of allocating additional resources for housing production generally if we hope to subsidize a significant portion of the supply for the most needy. The scarcity of resources for housing has weakened our ability to use what we have effectively. But with new resources must come new ways of using them. It is

those ways that are suggested here. In its future deliberations the Task Force might turn its attention to the question of assuring a growing and stable supply of financial resources for housing generally.

* * *

A NEW GENERATION OF LOWER INCOME HOUSING: A PROPOSAL FOR CONSOLIDATION AND REFORM

The Federal low-income housing program began in the depths of the Depression as a pump-priming mechanism. It was promoted principally as a self-liquidating public works program to stimulate employment in the construction industry and to increase the demand for building materials. The notion that low-income households could be given shelter at the same time was, of course, an added attraction.

For a short time the emergency Federal Public Works Administration built low-income housing itself. This activity was legally crippled, however, by a Federal District Court ruling in 1935 holding that the federal government could not construct buildings for the purpose of renting them to private citizens. A Supreme Court then hostile to the New Deal never passed on this decision. The government, nevertheless, abandoned the direct construction program. If the lower court decision accurately reflected the law of 1935, it can be assumed that it does not reflect the law today. Yet this legal twist of fate has chilled thought and frozen action for over a generation in federal-state relations as they affect our national housing needs.

The way around the legal pitfall was the United States Housing Act of 1937. This set the fundamental pattern whereby the Federal government removed itself from direct construction

and management of housing. Local elected officials in effect were given the option to decide whether the federal subsidy could aid low-income households in that community. Where they decided to act, however, they lost control of the processes set in motion since they appointed an independent authority which typically became insulated from City Hall. The overwhelming majority of local elected officials, of course, have never decided to act. The 1937 Act thus decentralized the critical policy determinations but, ironically, maintained strong federal control over many financial and architectural details of operation, possibly because the new program inevitably drew on the experience of the former PWA direct construction program. The 1937 federal law stimulated the passage of state laws which left entirely to local bodies (towns, cities, counties -- although the state itself was also eligible) the decision to organize a local authority to use the federal subsidies in the first place.

After a generation of experience it is apparent that this powerful federal subsidy has not even been introduced into most of the United States. In some cases the interests that opposed the passage of the federal program in the first place have transferred their opposition to the local arena.

In none of the 233 Standard Metropolitan Statistical Areas recognized by the Census Bureau is there a low-income housing operation able to function actively throughout the metropolitan area. Moreover, 44 have an authority that operates only in the central city. Many more have only a central city authority and one or two relatively inactive authorities in the entire metropolitan area.

Indeed, 27 metropolitan areas -- some of them of significant size -- have no organized housing authority at all. The central cities have plainly produced almost all of the low-income housing in urbanized areas.

As a consequence, the most potent and flexible Federal subsidy for low-income housing is not being used in a substantial part of our urban areas.

If we examine statistics on another basis -- state by state -- it becomes apparent that the subsidy has not been available at all in many populated areas. Only nine states have more than 50% (and none more than 60%) of their population residing in jurisdictions where this subsidy has been used. Well over half of the population of the United States, therefore, lives in a place where for one reason or another poor households cannot even get on a waiting list for low-income housing. Even where low-income housing has been introduced, of course, it has seldom been used in any degree sufficient to begin meeting the need.

Since low-income housing has been financially starved by the federal government for most of its history until very recently, the question arises as to whether the infusion of money alone would stimulate the use of the subsidy. The answer must be negative. The program as structured cannot respond to the stimulus of money alone. As designed, the program permits parochial interests to frustrate action and innovation. In many localities the federal requirement of a "workable program" has been cited as a principal barrier to the use of the subsidy. This required that federal aid could go to a locality only if it were actively carrying

out a locally adopted workable program for community improvement certified by HUD. This requirement, as a condition for receiving low-income housing subsidies has now been removed by the Housing Act of 1969. Will the battle for low-income housing be confined to each locality now?

The federal government, in the face of the most critical housing problem in a generation, cannot remain neutral on where and to what degree this subsidy is used. Just as the first (although inadequate) steps have been proposed to set national minimums for welfare assistance, so there must be a national minimum for housing production for low-income families on a national basis. To leave the politics of low-income housing to be played out at the most parochial level is to deprive the nation of the tools to meet a national problem.

Our publicly assisted housing program suffers now from what might be called "upside-down federalism". The central government concerns itself with the smallest operational questions -- what kind of doorknobs will be used in a project -- but remains neutral on the biggest questions -- to what degree a state or locality will permit subsidies to be used at all. The existing system also defeats the best efforts of those who want it to work. It is almost impossible for all but a few to learn why something does not happen and to whom to turn for corrective action. Local officials blame federal officials, and federal officials hide behind the rubric of "local autonomy". The resulting frustrations of the citizen trying to get answers contributes

to a civic malaise. It corrodes confidence in public institutions to take action to meet the need.

Side by side with the blockade of action in many populated areas is the utter proliferation of tiny authorities throughout some less populated areas. There are now in existence over 2,600 local housing authorities in the United States, and HUD anticipates there will be nearly 3,000 by the end of the fiscal year. Over half of the authorities now in existence are run by one full-time staff person or merely by part-time staff administering a single project. Recent figures indicate that each small authority averages a development program of less than 60 housing units. New authorities of this type are continually being formed.

Often the authority must try to learn the complicated processes of financing, designing, constructing, and managing low-income housing for just a single small project, or for two or three, at most. It is likely to have difficulty keeping up with new programs, requirements and methods. Often it does not have the experience or breadth of operation to develop and apply cost savings techniques, or the opportunity to learn from experience. Even the small and usually untrained staff may be wasteful because of the intermittent character and intensity of work in the case of a small development.

This proliferation of LHA's, moreover, is a staggering management and educational load for HUD. It undoubtedly requires more man-hours per dwelling unit to process applications from many sources of relatively inexperienced applicants than to deal with

larger, better staffed authorities. It is therefore no wonder that confusion often reigns over the implementation of policy through this loose network.

One undesirable by-product of this situation has been the tendency of the federal government to develop excessively detailed procedures, requirements and reviews that add to delays, and thus to costs. Every authority from the largest to the smallest is caught in a procedural net whose mesh is really intended for the smallest and least capable.

There is also evidence that many persons appointed to housing authority boards are out of sympathy with the program they are charged with running. A recent study indicated that one-third of the persons holding these positions oppose the further development of public housing in their community. In a survey earlier this year of all authorities, HUD asked each to indicate in advance what development subsidies they intended to apply for during fiscal year 1970. Of the 2,500 authorities to whom the request was made, less than one-fourth indicated an intent to make application to HUD for any assistance at all. This illustrates how the federal government stands simply as a passive resource of last resort on one of the most critical questions facing the nation.

Public housing development agencies, unlike private landlords, are not motivated by profit. Yet the admission and eviction of tenants, the rules of occupancy and the rent levels have proven to be a source of controversy and friction in public housing.

There is a growing gap between housing authority commissioners and the tenants they are supposed to be serving. In larger authorities (those administering over 1,000 units) almost half the commissioners are over 55 years old, almost 90% are white and their median income is over $20,000. It is probable that the smaller authority boards reflect similar characteristics. These policy making boards are in a critical position to determine whether any new development will occur at all and the management policies in new and existing projects.

Only a tiny percentage of these boards have ever lived in public housing and, with a handful of exceptions, none live in the projects they administer. They are in no sense representative of the group for whom the housing exists, a group which has changed over the years. Where formerly the program was designed to help the temporarily submerged middle class, it now increasingly serves the needs of the disadvantaged poor. Yet the housing authority itself is often a paternalistic intermediate wall between our national housing goals and adequate performance to meet them.

The authority is insulated, furthermore, from those exercising executive political responsibility in the American system. A system of staggered terms for commissioners means that governors and mayors are able only through strenuous effort and prolonged periods of time to reshape the authority to a politically responsive program. This contributes to the frustration felt by federal officials, political leaders and, most importantly, the poor themselves, in trying to get the system to respond.

Moreover, a recent study suggests that a substantial number of those who do not actively oppose the program are unaware or disinterested in the use of newer techniques now possible under the law and administrative regulations.

Congressional and administrative innovations have made the low-income housing program potentially the most flexible, imaginative and rapid generator of subsidized housing. Turnkey, leased housing (for new, existing or rehabilitated houses), home ownership devices, among others, have brought into this program a range of tools that have changed the basic nature of the program. Yet, when the potential is made available it is only slowly seized, or when the Department is slow or lax in making new techniques available quickly, the fragmented clientele agencies are either slow or not very influential in making Congress or HUD heed their complaints.

The facts are thus incontrovertible on the critical deficiency of the existing pattern: introducing vitality and innovation into this system would be more difficult than threading a needle with rope.

The existing fragmentation also undercuts "Operation Breakthrough". Few entrepreneurs interested in supplying subsidized housing on a volume basis will want to deal with so highly fragmented and understaffed a source of demand. The potential market of 10,000 units "purchased" by 250 separate understaffed authorities tenuously committed to the program will not attract the same investment as will 10,000 units "pur-

chased" by one or two well-staffed and experienced authorities with enhanced prestige and power. This would constitute "market aggregation" in a powerful form.

"Market aggregation" refers to the idea that more highly capitalized entrepreneurs will be attracted to producing subsidized housing for which demand is sufficient to amortize the investment in plant or equipment in a reasonable time. Most low-income family housing, for example, will follow the low rise multifamily pattern of development. The multiplicity of demand sources, and the relatively small average development program of each authority, however, prevents economies of scale that can evoke major entrepreneurial interest in producing for this common design criterion.

The natural play of market forces is calling into being entrepreneurs interested in meeting our national housing needs who are increasingly able to call on new sources of capital, in both corporate and partnership forms. Even in the current period of credit restrictions these building corporations have had the staying power to marshal money and manpower. Through September of 1969, 73 housing-related companies went public, and another 90 shelter industry companies have proposed new offerings. At this rate the housing industry could account for 20% of the estimated $6 billion in equity to be raised in 1969 during an otherwise unpromising market trend. Unless the public market for subsidized housing is

rationalized to take advantage of these new sources of initiative and risk, and potential efficiencies, our lower-income subsidized housing program will slide into an economic backwater compared to the non-subsidized housing market.

In summary, the institutional framework of the present system for producing low-income housing cannot respond to the present and future needs of the nation because it:

a. leaves the most basic decisions on housing policy to the most parochial forum;

b. leaves critical decisions to a group isolated from the political leadership of the community, the intended beneficiaries of the program, and innovative ideas;

c. stimulates the proliferation of small, inefficient entities that cannot become attractive public markets for private highly capitalized entrepreneurs or able to effect economies of scale in management;

d. tolerates the involvement of the federal government in the smallest details of project financing and development while preventing federal initiatives to get action;

e. leads to an unnecessarily cumbersome educational and management task on the part of HUD.

A recognition of the inadequacies of public institutions in housing has often led to the conclusion that they must be altogether ignored or circumvented. The proposals that follow, however, are aimed at the goal of making the housing produced or subsidized less visible -- but the institutions that are responsible for the task more visible and accountable.

No elaboration is required on the benefits of scattered site housing, leased housing as a technique for new construction and rehabilitation, the need for more sensitive design and management, comprehensive social services for tenants, the desirability of greater income spectrums, rent supplements for tenants in public housing, homeownership possibilities, and a number of other wholesome reforms and novel approaches that have recently been identified or tried.

What is required is the recognition that the existing institutional framework for decision making on these matters assures that new ideas are not readily adopted, that the transfer of goals and innovation from paper in Washington to benefits for the people cannot take place without a change in how key decisions are made, and who makes them.

Consolidation and Reform

What steps can be taken in the near term to correct these deficiencies?

The federal government finances the existing system almost completely. The allocation of responsibilities was decided upon at the federal level in 1937. Consequently, changes in the system will require a re-examination of that decision, and the development of new federal authority, together with new incentives at other levels of government.

Clearly, some form of consolidation of public entities is required to rationalize the public market for low-income housing and to reduce the number of entities whose performance needs to be monitored. Since the present pattern permits virtually every city, town, village or hamlet to use the subsidy or not as it chooses, the need for consolidation suggests operations at some higher or broader jurisdictional level.

The following options present themselves for consideration:

A. Direct exclusive federal construction throughout the nation through a federal instrumentality or instrumentalities (possibly regionally organized);

B. Development through state instrumentalities for all jurisdictions within a state;

C. Development through state instrumentalities for only some jurisdictions within the state, such jurisdictions being basically nonurban, with metropolitan agencies handling production in metropolitan areas;

D. Development through State instrumentalities for non-urban and suburban areas, with central city entities receiving direct federal subsidies as at present.

E. Establishment of federal authority to develop housing on request of any governmental entity or on its own initiative under appropriate circumstances as a "last resort". This would be inherent in options B, C, or D above.

Opinions will vary as to which option is best, but two critical observations stand out:

1. Housing for lower income groups is a critical national problem, and the federal government cannot continue to be the traditionally passive financier, unable to meet national needs because of parochial indifference or incapacity. Therefore, while it devises new incentives and new institutions at other levels of government which are freed of hobbling constraints, it must itself be empowered to act directly when circumstances require.

2. State government has generally not been receptive to meeting the social and physical needs of more urbanized areas. Until there is a far more promising relationship between states and their larger urban areas, the direct links developed between central cities and the federal government should not be disturbed or interrupted. On the other hand, as the Advisory Commission on Intergovernmental Relations has observed, states need to act rather than react on pressing national problems simply because under our

federal system they determine many of the details of the specific structure, form and direction of urban growth.

Many opponents of state action justifiably fear the blunting of federal purposes that has been experienced by use of the state as a conduit for aid to the cities. In low-income housing, however, state action in a consolidated program should be viewed as the substitution of the state for the myriad of tiny authorities in non-urban areas or smaller urban places. Over the past five years, 44% of the housing units in the low-income program have been built in localities of less than 50,000 population, many of them quite small. State action should be considered, therefore, as a market aggregation formula and not as a rigid response to conventional constitutional wisdom, on the one hand, or as a threat to the integrity of federal purposes, on the other.

Direct, exclusive federal development to meet the nation's housing problem commends itself as a simple and expedient course of action, especially in view of a housing emergency that is approaching wartime dimensions. But in a vast and heterogeneous country it may yet be possible to trigger action at other levels of government before centralizing the development of subsidized housing.

The next operative level of government is the state. In housing as in other pressing national problems, the question is: How can state government most effectively help federal efforts to meet our national problems? Can we not assume that a strong lead

at higher levels of government will stimulate rather than inhibit local initiative?

One answer to the institutional problems confronting the low-income housing program is to consolidate the lower-income housing program at the state level for non-urban (and possibly suburban) areas.

Since rural housing needs cannot be separated from urban housing needs, a vigorous state program in smaller towns and less urbanized areas can have positive impact on urban housing problems. First, it can provide a market that will attract private investment in plant and equipment that can meet urban housing needs, and if these plants are properly located they can create jobs that will slow urban immigration from rural areas. Second, the more comprehensive support from less urban areas can put the program on a sounder political footing than it now has.

The state is the natural level of government to employ for nonurban areas. With respect to metropolitan areas, the objective must be the introduction of subsidized housing into the urban fringe. This can be accomplished by state action in such areas, or by entirely new metropolitan-wide agencies. These two options must be opened by federal incentives, for decision on a state by state basis.

With some exceptions states have not played an active role in generating subsidized housing. Accordingly, they ought not to be asked to shoulder new responsibilities without new resources from the federal government to help them. Therefore, in addition to the overhead that normally would become available to develop low-income housing (other than through"turnkey" processes), federal

grants should be made available to underwrite the new state agencies and the planning and development capability this new pattern would require. The same new aid should be available for metropolitan agencies. In this connection it should be noted that most states have established metropolitan or other areawide planning agencies and that in over half the states councils of governments are operating in metropolitan areas. In housing the problems relate principally, however, to the absence of an agency to develop on an areawide basis.

Therefore, the federal government must take the lead in requiring some form of rational consolidation which will both aggregate and enlarge the public market for subsidized housing. This pattern for consolidation might permit states to decide whether state action would replace smaller authorities in both nonurban and suburban areas, or whether metropolitan agencies would develop housing in suburban areas.

Since most central cities have been actively pursuing solutions to housing problems, they would not lose their existing jurisdiction under any circumstance, but could conceivably obtain extraterritorial powers to operate in a metropolitan context if the state declined to act in suburban areas itself or to create a new metropolitan agency.

There are other essential ingredients of consolidation. The new housing development vehicles must have the power to preempt local zoning in appropriate circumstances.

Both Massachusetts and New York have adopted techniques for state pre-emption of local zoning -- in the former case a pre-emption specifically to facilitate the construction of low- and moderate-income housing in localities that heretofore have prevented its development. The idea is not novel, but it will not be adopted widely or quickly without a federal incentive behind it.

It should not be assumed that zoning is a problem only outside central cities. To stem the outmigration of industrial and commercial employment, zoning policies are intended to increase the land base available for nonresidential purposes. As a result the bulk of the vacant land remaining in most central cities is zoned out of use for housing (particularly subsidized housing) if there is any prospect of industrial or commercial use. A comprehensive attack, in all jurisdictions, is needed on this problem.

In addition each housing development agency would submit a plan at appropriate intervals, satisfactory to the federal government, indicating the manner in which it proposes to meet low-income housing needs in the area of its operation (state, central city, or metropolitan area). This plan should be sufficient to establish goals by which the federal government and the general public may judge the performance of the agency.

HUD must, accordingly, affirmatively assist in the translation of national housing goals into statewide and metropolitan housing goals. It must spur this process and become a part of it.

Besides reducing the number of agencies and increasing their jurisdiction and ability to function, and thus both aggregating and enlarging the market for publicly assisted housing, a consolidation would facilitate administrative decentralization of the program. At present the federal government processes each project application as though it were a case of first impression, particularly to maintain fiscal and design control. Each project is reviewed, for example to meet (statutory) room cost and (administrative) total development cost limitations and to determine the feasibility of location.

HUD is now actively considering a "proclaimer" policy which would limit federal review to a "post-audit" of project accounts and legal findings. A "post-audit" on the basis of unworkable or rigid formulae will not achieve the degree of decentralization required.

Reducing the number of agencies and enhancing staff capability, together with a more comprehensive planning process with

active federal participation and approval, can permit a totally different method of cost accounting and review. Under a new, consolidated approach, the federal cost limits should relate to average cost per person housed over an approved development period -- perhaps two years. Individual dwelling unit cost-formulae (even with special allowances) are loaded against meeting the needs of large poor families, for whom the need is greatest. This would also permit, for example, an "averaging process" to work so that lower land costs in some places can permit land acquisition at a somewhat higher rate elsewhere that would not ordinarily be allowable.

There are overhead costs that would also be saved by consolidation. Some points would be saved, for example, on bond financing. Purchase of equipment on a consolidated basis, which HUD has been trying to get individual authorities to adopt voluntarily, would become part of the new system automatically.

The reduction in number of grantee agencies would vastly simplify HUD's monitoring of the development process. For example, program fund reservations and plans could receive federal approval annually or biennially in accordance with an overall program, without contractual restriction to a particular project or locality. The state, metropolitan area or central city agency could shift its energies and resources readily to apply them to projects that are most important and ready to move. A single contract would govern the relations between the Government and the grantee agency.

Provision for the recapture of excessive expenditures could be made by a cooperation agreement in advance with the state, or the deposit of funds in escrow by the state in return for the advance approval to use federal funds subject only to spot audit or post-audit. Such an account or cooperation agreement might be easier to obtain from states than tiny jurisdictions and, if the incentives below are adopted, would constitute the only non-federal monetary contribution to the program.

This would confine the federal role to overseeing general matters of national policy -- standards of design and technology (only within broad limits), revision of tenant-landlord relations, nondiscrimination, and general contracting methods, and -- most important -- the overall plan for meeting housing needs.

From past experience doubt may arise that federal monitoring of state action in particular will actually go beyond the ministerial acceptance of whatever is proposed. This passivity has resulted in many programs where the federal government could not accomplish directly what it was urging other levels of government to do. With a direct federal power as "last resort", however, it may be expected that the monitor role would be sharpened.

Building Codes

Hand in hand with consolidation and reform at the state and local level must come corrective action to simplify the application of building codes to federally assisted housing. The Housing Assistance Administration and the Federal Housing Administration are attempting to utilize uniform minimum property standards, en-

compassing building systems certified by HUD in "Operation Breakthrough". The multiplicity of building codes is a demonstrated impediment to interstate commerce. It is time for HUD and the Congress to recognize this and to take action contemplated by the Constitution to regulate this process insofar as federally assisted construction is involved.

Reform of Landlord-Tenant Relations

Consolidation can be made the occasion for the reform of the landlord-tenant relationship. As has been observed, there is a growing gap between the local housing authority commissioner and the beneficiary of the program. This gap underlies some of the tension and malaise which affects the entire program. Consolidation can become the occasion, therefore, for the restructuring of the landlord-tenant relationship.

One alternative would be to abolish housing authority boards and to establish the subsidized housing development process as a direct administrative responsibility of the governor or the mayor of the appropriate jurisdiction and the creation, for each project or group of projects as appropriate, of a board of tenant affairs. The tenant board would be empowered to review and make determinations with respect to admission policies, rent increases, evictions, rules of occupancy, modernization programs, maintenance and other similar matters within guidelines established by the federal government. The tenant board ought to have a staff chosen by it and paid directly by federal funds, to serve its interests in dealings with the housing administrator.

In this way the economies of scale which flow from consolidation can be combined with a mechanism for responsiveness to the intended beneficiaries. The tenant affairs board should also be brought into the process of designing new projects so that their perceptions can influence decisions at the earliest stages.

Under Michigan law, a board of tenants affairs has been created in Detroit's public housing, and a similar measure in Rhode Island applies this idea to projects in that State. Another alternative would retain the present system of housing authority boards or commissions but adopt new rules regarding the representation of tenants on the board. A substantial portion of the board might be elected from among program beneficiaries.

It should not in any event be necessary for these reforms to work their way into 50 state laws when the federal government can open avenues to wholesome change throughout the program in the entire nation.

Better Design and Development

The most imaginative and sensitive designers will inevitably be drawn more readily to a consolidated and reformed program than to the existing system. It will have more "visibility", will have greater continuity and will be lifted out of the depths of patronage which afflicts many local programs. Because it will also attract the more responsible entrepreneurs it will permit a design sensitivity which is thwarted by the fragmented processes now employed. With fewer but potentially better staffed agencies, more mature design review processes will become possible. The greater flexibility of new cost formulae may also breathe life into a program that reaches high levels of design only by the determination of a relatively small group working at odds with the system.

The Ways and Means of Consolidation and Reform

The foregoing recommendations require an interweaving of new patterns of federal and state law.

It first of all requires the creation by the federal government of the following incentives to the states to move to this new level of activity:

1) The payment of full ad valorem real estate taxes on all new low-income housing projects through federal funding for projects undertaken under the new pattern, or existing projects converted to the new pattern. At present public housing (other than leased housing) pays in lieu of taxes well under half what such projects would normally pay to taxing units of government. Yet it is generally recognized that lower-income families will impose higher costs on public services. This rational source of opposition to low-income housing should be removed by federal payment in lieu of taxes of the entire amount that would be paid if such projects were taxed. This new incentive should be made available, however, only for those states which consolidate and reorganize existing and new projects on the basis described.

2) "Supplemental payments" for new projects in metropolitan areas that contribute significantly to a more balanced distribution of low-income families in a metropolitan area, to be used for any public purpose of the local community to meet educational, transportation, health, welfare or other needs of the beneficiaries of the program. For example, the construction of a health clinic or the establishment of transportation facilities serving larger projects may aid significantly in finding sites that would otherwise be inappropriate.

3) Encouraging commercial shopping and recreational facilities as a part of projects undertaken in the new pattern.

Locating suitable sites for new subsidized housing is a problem that would not disappear with new powers of zoning in the development agency and the payment of full taxes. Less expensive land in metropolitan areas or smaller towns is likely to be located on the fringe of the urbanized area, some distance from shopping and other commercial facilities. The introduction of commercial facilities, some of them run cooperatively by tenants themselves in larger projects, would be salutary for projects in the inner city as well as fringe areas. At present the federal subsidy cannot be used to finance commercial facilities and such facilities as exist cannot serve the surrounding neighborhood. Both restrictions should be removed and this incentive made available to projects developed under the new pattern where a commercial use would enable the economic development of project residents without harming competitive enterprises in the area.

4) Enabling consolidated housing development agencies to use the full range of low- and moderate-income housing subsidies. At present the low-income and moderate-income housing programs are compartmentalized. Each has a different vehicle for production at the local level. HUD, however, has now reorganized to place all of its housing production programs under one Assistant Secretary instead of two as formerly was the case. This can facilitate a merger where it is equally in need: at the level where development takes place. If the new development agencies, by contract with private developers or non-profit organizations, trigger de-

velopment of a full range of housing, some of the political problems surrounding the housing program in many localities would be reduced. This would also rationalize the impenetrable web of regulations entwining the determination of income limits for eligible applicants. At present, income limits for public housing are determined locally but limits for moderate income projects are determined by the Federal government. Both ought to be determined federally.

5) Withdrawing federal funding of low-income housing from all entities other than central cities (of SMSA's) or consolidated entities (state or metropolitan areas) after Fiscal Year 1973, and the withholding of other HUD grants (community facilities, urban renewal, open space, sewer and water) after Fiscal 1973 from localities not participating in a consolidated lower-income housing program by that time.

One way to "stage" this withholding provision would permit states to have the option of consolidation on a State-wide basis (for non-urban areas) or allow state planning regions, for example, to be the "building blocks" of the public market for subsidized housing. In other words, the door could be left open for decision at the state level for "regionalizing" low-income housing providing that the region involved would have a demand sufficient to merit consolidation. In any event, federal incentives alone, without the withholding of related grants, have not proved adequate to spur comprehensive action.

6) New authority for federal direct action when there has been non-performance at State or local levels.

Both the Douglas Commission and the Kaiser Committee have recommended that federal power be used directly, especially where states or localities fail to perform in meeting housing needs. The Kaiser Committee recommended federal powers to pre-empt local zoning codes, and any exclusionary state codes and ordinances, from application to federally subsidized projects, as well as new authority to enable the federal government itself to acquire land for lease to private or public developers of subsidized housing and related facilities. The Douglas Commission would have the federal government act as the "builder of last resort".

The existing system, whereby only about 7% of the units of local government in the nation have ever permitted the use of low-income housing subsidies, is a poor foundation on which to build a "last-resort" mechanism. If we were to conclude that the existing weak incentives and passive federal administration were sufficient to justify direct federal construction in the event of non-performance, the stage would now be set for federal involvement in all but a small number of jurisdictions.

As the preceding discussion has indicated, however, there are resorts ahead of the "last" one which remain to be tried.

As an initial phase it would, therefore, be more fitting to put the energies and resources of the federal government into expanding and improving its programs of assistance to a consolidated system and devising strong incentives and pressures for performance at other levels of government. But a generation of experience has shown that this will not suffice in the absence of a new form of federal involvement in the entire process.

This new form of federal involvement should consist of:

a) The creation of new consolidated institutions with broad powers and jurisdiction as described;

b) The approval by the federal government of a plan by each grantee of its production goals and the "mix" of tools it proposes to use (leasing, "turnkey", 236, 235, elderly housing, contracts with non-profit organizations, etc.) to achieve it;

c) A mechanism whereby a failure at these levels of government would bring into play the full panoply of federal power to acquire land, pre-empt zoning, building, occupancy and other regulations where these new institutions failed to submit a satisfactory plan as required under the consolidated program, did not adequately perform according to an approved plan, or a state declined to adopt consolidation in the first instance.

It is unlikely that the exercise of direct federal power would ever by required. In the event that certain states decline to take any legislative action, however, the stage would clearly be set for federal action. In the event of inadequate planning or poor performance under an approved plan, a "good offices" approach might precede the triggering of federal action. HUD might then initiate meetings with local public and private leaders to make proposals for action and to secure their support for necessary measures. Public meetings or hearings might be held under federal sponsorship, and reports to the Congress might precede federal action.

But the central government must have the <u>power to act</u> to spur responsible leadership at all levels. The system must be

designed to stimulate action. It is now designed to frustrate action.

This "package " of incentives and prods would bring about the re-invigoration of the low- and moderate-income housing development process. Indeed, if this comprehensive pattern is not adopted, there is a danger that the low-income housing program will become weakened enormously by the removal of existing residence requirements in public housing.

At present, each locality in the program determines the residence eligibility requirements. One authority, for example, is reputed to require residence for 11 of the preceding 13 years in its projects. The obvious purpose of these requirements, outside central cities, is to prevent new racial balances from being stimulated in this program.

It should be pointed out, in this connection, that residence requirements now in effect in public housing are possibly rendered unconstitutional by virtue of the decision of the U.S. Supreme Court in Shapiro v. Thompson decided in April, 1969.

In that case the Court held that the one-year residence rule commonly employed by states under welfare assistance legislation "for the purpose of inhibiting migration by needy persons into the state is constitutionally impermissible". It added that"Congress is without power to enlist state cooperation in a joint federal-state program by legislation which authorizes the states to violate the Equal Protection Clause". That is precisely what the U.S. Housing Act of 1937 now does.

Residence requirements for admission to low-income housing will be made uniform throughout the nation, either by court decree or administrative action. When that happens, the program will suffer a severe political setback in many localities unless there is a national comprehensive approach to the program. Without such a comprehensive approach we are in danger of many communities "opting out" because they will fear "attracting" low-income persons from localities that are doing nothing to meet the need.

Advance Land Acquisition

One of the most powerful incentives for housing production deserves special mention. Dissatisfaction with the present and likely future course of urban development in metropolitan areas has led many observers to call for a "national land policy". Such a policy would come into focus if it were linked up particularly with the achievement of already specified national housing goals.

Speculation in land, greatly inflating land costs, is at work in most of the nation's metropolitan areas. A 1965 study of the metropolitan Washington area concluded that raw land values were rising at a rate of fourteen percent a year. Undeveloped

land on the fringes of suburban development in Montgomery County, Maryland, in the period 1960 to 1966 increased at a compound rate of twenty-three percent annually. According to a study prepared for the Kaiser Committee, raw land represents the "fastest rising element" of all major housing costs.

This escalation of land costs soon prices low- and moderate-income housing (and needed public facilities) out of the market, even for sites zoned at a density which might otherwise accommodate such housing.

High land costs could be avoided and land reserved for low- and moderate-income housing in suburban areas through the extension and enlargement of the federal advance land acquisition program.

At present, a little known section of the Housing Act of 1965 authorizes only twenty-five million dollars in federal grants to cover the interest costs of advanced acquisition of land for public purposes by localities. This program should be expanded to include sites for low- and moderate-income housing as a public purpose, for which the price of land would be written down. In addition, the funds available for the advance land acquisition program should be greatly increased, possibly through the use of a revolving fund or trust fund concept.

By preserving sites in developing suburban areas for low- and moderate-income housing, opportunities for lower-income families to reside in a suburban area could be gained before there were neighbors to oppose the housing.

Such "land-banking" would permit the public to share in the increased land values resulting from urbanization. Much of the economic benefit generated by public investments in highways and other facilities is now captured by speculators who gain from land-value increments without making much or any contribution themselves. If this gain could be directly recaptured by public authorities it could be used to finance other advance land acquisition investments without imposing added taxes. It might also reduce the impact of land speculation on land prices generally.

In addition to creating low- and moderate-income housing sites, the expanded advance land acquisition program would encourage rational land development in suburban areas by allowing private development to be guided by public facility decisions instead of the other way around.

The new statewide, metropolitan area and central city housing development agencies should be eligible for federal advance land acquisition grants to encourage much larger annual outputs of new housing units.

This could be done by a process similar to that used for federally assisted urban renewal but would involve many parcels that are vacant or largely vacant. The state or metropolitan agency would buy land from existing private owners and resell or lease it to public or private developers at a below-market price in return for guarantees by the purchaser or lessee that development would be carried out in accordance with specific plans.

There are ways of accomplishing this objective by reducing the public cost in the initial stages of the acquisition program. One device would use the sale and lease-back arrangement whereby the public agency would acquire the property but immediately lease it to the present owner, with the proceeds of the lease deposited to the revolving fund.

In 1952 the California legislature created a fund for the advance acquisition of highway rights of way. Properties purchased are rented until it is time to build the highway. The Highway Commission has estimated that $72 millions worth of property would have cost about $400 millions were acquisition deferred till needed immediately.

In addition, housing development agencies should have the power to acquire land condemned by other public bodies, such as state highway commissions or other public works agencies to hold for later development. Land values are created by public investment in highways, particularly at interchanges. Federal-aid highway grants account for nearly half of total outlays for civil public works in 1970: over $4.5 billions. This enormous resource can be tapped to acquire land in advance of need for public purposes and at land values that will permit these expenditures to pay for themselves.

Our national housing goals cannot be met in isolation. They need the help of every facet of our allocation of public resources.

Other techniques are also available:

a. A contingency reserve to acquire sites made available by natural disasters, for example, or those made available by unpredictable offers;

b. Installment purchasing of portions of larger acreages;

c. Pre-emptive purchasing of strategic parcels that prevent speculative development;

d. Excess condemnation in connection with major public works, particularly highways or mass transit facilities.

The federal government would absorb the losses on such sales, if any occurred, but would also benefit from the more likely increase in value from the date of acquisition to the date of disposition.

Land is at the core of our housing problems today. A solution must be fashioned that deals with the problem. Unless this is done we will not have a "national housing policy" worthy of the name, much less a national land policy.

* * *

MEMO

Moreland Griffith Smith FAIA
P. O. Box 494
Atlanta, Georgia 30301

TO Marvin

FROM Moreland

SUBJECT

- for routing
- circulate
- answer
- return
- destroy
- to files

I want to write an individual letter to Attorneys in the South calling attention to Mr Joseph B. Robinson's Article "Fair Housing Restored in California" which is the history and impact of California's Proposition 14.

Would you have any suggestions for additions to the list?

M Moreland

Moreland Griffith Smith FAIA
P. O. Box 494
Atlanta, Georgia 30301

Memo from **MILDRED JOHNSON**

Sec Attorneys.

1. Mr. Paul Johnston — Dear Paul
1142 Brown-Marx Bldg
Bir. Ala. (35203)

2. John H. Wheeler — Dear John
President
Mechanics + Farmers Bank
Box 1932
Durham, N.C. (27702)
He is also an Attorney

3. Mr. Marion A. Wright — Dear Mr Wright
Box Knot
Lincolnville Falls, N.C. (28647)

4. Mr. Jack Young — Dear Mr Young
213 Redmond Building, Suite 207
115 1/2 N. Farish Street
Jackson, Miss. (39201)

Memo from **MILDRED JOHNSON**

5. Mr. James E. Youngdahl — Dear Mr Youngdahl
711 West Third Street
Little Rock, Ark. (72201)

6. Mr. Irving E. Carlyle — Dear Mr Carlyle
Wachovia Bank Bldg.
Winston-Salem, N.C. (27101)

7. The Hon. Brooks Hays — Dear Mr Hays
314 - 2nd Street S.E.
Washington, DC (20003)

8. Mr. Matthew J. Perry — Dear Mr Perry
P.O. Box 838
Columbia, S.C. (29202)

9. Mr. Joseph F. Haas — Dear Joe
2709 First Nat'l. Bank Bldg.
Atlanta, Ga. (30303)

Memo from **MILDRED JOHNSON**

10. Mr. Donald L. Hallowell — Dear Mr Hallowell
Regional Director
Equal Employment Commission
1776 Peachtree Street, N.W.
Atlanta, Ga. (30309)

11. Miss Barbara Jordan — Dear Miss Jordan
5303 Lyons Avenue
Houston, Texas (77020)

12. Mr. William H. Maness — Dear Mr Maness
603 Florida Theatre Bldg.
Jacksonville, Florida (32202)

13. Mr. John P. Nelson — Dear Mr Nelson
701 Gravier Building
535 Gravier Street
New Orleans, La. (70130)

14. Mr. McNeill Smith — Dear Mr Smith
700 Jefferson Standard Bldg.
Greensboro, N.C. (27402)

Memo from **MILDRED JOHNSON**

15. Mr. Julius L. Chambers — Dear Mr Chambers
405 1/2 East Trade Street
Charlotte, N.C. (28202)

16. Mr. Leonard Haas (Life Fellow) — Dear Mr Haas
601 Haas-Howell Bldg.
Atlanta, Ga. (30303)

17. Miss Marian Wright
538 1/2 North Farish Street
Jackson Mississippi
39202

18. Mr Clifford Durr — Dear Cliff.

HOUSING
General

Low Cost Housing Seminar

Statements by Persells and Johnson in the morning session displayed problems of attitude by these representatives of the A.H.A. and F.H.A. that create difficulties because of bureaucratic attitude; these attitudes must be changed in order to achieve more and better housing for low-income families:

a. Distrust of non-profit sponsors, and lack of desire to help them (as opposed to encouraging and helping them).

b. Housing for low-income families should be different or cheaper or of poorer quality; it should encourage a desire to move into better housing (it should be adequate but should not be so nice that people would rather stay than leave).

c. Mr. Persells said that there is no such thing as low-cost housing.

d. Mr. Persells said that the A.H.A. wants tenants to organize, and encourages them to do so, but that it gets a very low rate of response and interest.

Mr. Bruce Gruber provided an excellent history of the evolution of housing programs, mainly Federally-assisted:

a. Public housing

b. Mortgage insurance

c. Housing supplements

He included a discussion of interest rates, and forecast the future results of present programs;

a. Decreasing emphasis on budgeting total housing costs.

b. Problems of future accumulations of interest subsidies.

He mentioned that present aid programs for families' housing ends when the family moves; what is needed is housing assistance that moves with the family.

Confrontations between Mrs. Mandy Griggs and Mr. Persells, and the statements made by Mrs. Griggs, indicate that a vast gap in communications exists between the A.H.A. and its tenants.

THX The audience was advised to contact the A.F.S.C. office for direction in finding advice or assistance on housing.

A number of questions were raised in the form of suggestions on housing policies:

a. Should public housing be taken over by tenants and managed by themselves with a direct subsidy, or sold to private investors and managed with a subsidy, or should the management be handled under a contract with professional real estate managers?

b. In regard to a. above it was noted that most non-profits use such management services.

c. Should any more public housing be built? The whole amount must be appropriated by Congress, instead of just an interest subsidy.

d. Why not provide a housing subsidy for each family that needs it which can be used to obtain the housing it needs off the market anywhere? This would provide instant housing, cost less, be forecastable and controllable year to year, and would take advantage of and stimulate the private housing market. No controlls should be placed on the cost of such housing, no "cost-certification" should be used, and any and all housing should be subject to such use. It is believed that this practice and approach would actually result in <u>lower</u> cost conventional housing since it would tend to lower land costs by removing the "exclusiveness value" from the price of land.

HOUSING
General

It is now clear for American history that racism which was essentially rural and Southern in its origin is today basically urban and national in its manifestations.

like Atlanta

HOUSING

Pittsburgh is a segregated city. According to 1960 census figures 94% (95,267) of the Negro population lived in 52 of approximately 183 census tracts. Estimates are that this number has significantly increased since that time.

Though Negroes comprised 16% of the population of the city in 1960 they occupied 33.3% of the substandard housing units. Of these 13,500 substandard units 10,500 (77.8%) were occupied on a rental basis.

Negroes spend 25.7% of their income for rent. Whites spend 18.2%.

Of the 183 census tracts comprising the city 14 have no Negro population, 45 have less than 1% Negro population.

Negroes make up approximately 18% of the city population but only 3% of the population outside of the city. Most of the Negro population outside of the city limits reside in 3 third-class cities in Allegheny County -- Clairton, McKeesport and Duquesne.

In 1960, 72% of the white population lived outside the city limits compared with 57.6% in 1950. This shows the flight of the white man to the suburbs leaving the inner city to the Negro.

Seventy percent of all Negro households are located on blocks that are 50% or more non-white.

Negroes that make from seven to ten thousand dollars per year are not as well housed as whites who make the same.

Nearly 7 of 10 non white occupied households were located in the Upper-Lower Hill, the Strip, Garfield, East Liberty, Homewood-Brushton and Beltzhoover in 1960.

The majority of newly established non-white households are located in already highly concentrated areas of non-white occupancy.

Three-fourths of the city's residential blocks have no racial integration.

There were substantial differences in the housing conditions of Negro and white families relocated from the Lower Hill Redevelopment area. Although 4 times as many non-white families as white families were relocated, 23 times as many non-white families ended up in substandard housing.

-- help prevent discriminatory practices in the sale and rental of properties, the City of Pittsburgh in 1958 adopted a fair housing ordinance which prohibits discrimination in the sale or rental of all units except those whose owner owns fewer than five units in the City. The law is enforced through the compliance division of the Mayor's Commission on Human Relations. The Commonwealth of Pennsylvania has an ordinance enforced by the Pennsylvania Human Relations Commission which covers all housing accommodations except owner-occupied one- or two-family dwellings. The State Commission's regional office for W

OPERATION EQUALITY

and the

URBAN LEAGUE HOUSING PROGRAM

1968

I. Statement of the Problem

It is an established truism that Negroes have been denied equal opportunity in housing both within the City of Pittsburgh, and in certain of the surrounding municipalities. This denial of opportunity to individual human beings has not been fostered by any personal shortcomings, but because of race, color of skin, or country origin. Housing discrimination decrees that all persons of a particular group, regardless of personal qualifications, may not live in certain neighborhoods, but only in certain others. These other neighborhoods, the black ghettoes, are, for the most part, less desirable.

The patterns of discrimination and segregation in Pittsburgh have become institutionalized and constitute a major component of the practices of the housing and real estate industry broadly defined to include real estate brokers and salesmen, landlords, builders, developers, mortgage lending institutions, and government housing agencies. When the normal commercial real estate channels are open to minorities without discrimination, the need for open occupancy programming becomes obsolete.

This problem of discrimination in housing and its effect on the general welfare of the country requires a program comparable to the magnitude of the problem. This means that our efforts must be directed toward changing the policies and practices of the housing and real estate industry.

When the normal commercial real estate channels are open to minorities without discrimination, the need for open-occupancy programming becomes obsolete.

CHOOSE, as a clearing house, maintains a monthly listing of houses and apartments available for sale or rental on an open occupancy basis in the Pittsburgh area. With the cooperation of groups concerned about fair housing, the service attempts to link the supply of available housing to the demand.

HISTORY

CHOOSE was begun in November, 1963 by the Public Affairs Committee of the First Unitarian Church of Pittsburgh to help Negro and other minority group homeseekers to find suitable housing within their resources. Realizing that within the deeply discriminatory system operating in the Pittsburgh area there were individuals who believed in open housing, the group decided to establish a clearing house 1) of listings of properties available to all seekers, and 2) of families desiring such housing.

The service was begun in January 1964 with advice from a real estate broker, a lawyer, a human relations expert, and citizens who had participated in similar earlier attempts. A monthly listing of properties available on the open market was published and distributed by groups interested in the work. Under the direction of ~~Mrs. Edith Buss, who acted~~ as Coordinator, with the assistance ~~of Mrs. Joy~~ Falk and the Reverend ~~Philip~~ Silk, housing aides from among the church members were assigned to accompany prospective homeseekers in looking at homes and apartments. Aides were especially useful in locating housing for families moving to Pittsburgh from other cities.

By July 1965 ~~when Mrs. Buss moved from the city~~, 132 families had used the service. CHOOSE had obtained 175 listings, and 318 referrals had been made to homes on the CHOOSE lists. In October 1965, ~~Mrs. Inez McDonald began as~~ the Director began to give leadership in extending the service to the community by involving organizations interested in fair housing. Increasing demand for housing necessitated the system of Coordinators to work in various areas.

Through fair housing groups CHOOSE has enlarged its list of volunteers from the original group to the broader community; it has begun to enlarge its role within the Pittsburgh area; and it has participated in a variety of ways in the fair housing movement.

REPORT OF ACTIVITIES

ATTAINMENT OF GOALS

A major strength of CHOOSE is the fact that such a service exists and provides an opportunity that is not available through any other group or agency. The goals of the organization have been identified by volunteers as the following:

More differe To help minority group families to find suitable housing;
To promote integration;
To achieve open occupancy.

The fact that there ~~is~~ was a dedicated core of volunteers and leadership who are willing to devote much time and energy without hope of personal reward has been the outstanding reason for the continuance of the organization. An interested and dedicated individual may give as much or as little time as he or she wishes in any of several phases of the group activities. Those who have received service become part of the chain for its continuance. (explain)

The organized support of named and unnamed groups, churches, associations, and agencies concerned about the problem of fair housing has been basic in extending the services of CHOOSE to the larger community in and around Pittsburgh. The cooperating groups secured listings, provided aides, and donate supplies for the maintenance of the service.

Through informing citizens of their rights and responsibilities under the fair housing laws of the City and State, volunteers have helped to interpret the Pittsburgh Human Relations Ordinance and the Pennsylvania Human Relations Act.

The positive results of obtaining homes for minority group members, as shown by statistics, in no way indicates the time, attention, devotion, and indirect education which accomplishes the goals of CHOOSE.

ACCOMPLISHMENTS

CHOOSE has worked with at least 1000 ~~345~~ individuals or families within the five-year period, January 1964 to January 1967. Through its direct or indirect efforts, 300 homeseekers found housing in the Greater Pittsburgh area. Of that number, 244 secured units in areas which were 95 to 100 per cent white, and 45 moved into integrated (40 to 95 per cent white) sections. ~~No records have been kept of additional moves into an area after the arrival of a pioneer family.~~

The data provided do not accurately measure the extent to which help given by CHOOSE may have been a factor in the final move. Fifty-seven per cent of the registrants whose new address was known moved into predominantly white areas. Though thirteen per cent moved into integrated areas, efforts were made to prevent the formation of new ghettoes.

A far greater portion of registrants seek rental than sale housing. The number of persons who actually found housing shows five times as many rental units as houses bought. Of those who found housing with CHOOSE help, 76 per cent secured rental units, and 20 per cent purchased homes. Of a total of 282 housing units which have been listed by homeowners, only six per cent have been sold through advertising on the CHOOSE lists. Additional listings are secured from brokers, banks, FHA, VA, and universities in the area.

In terms of the total need, the activities of CHOOSE have not solved the problem of housing for minority group members in proportion to the need for decent housing. Nevertheless, in providing a tool by which some upward-mobile families have been able to find housing suitable to their needs and resources, CHOOSE has encouraged a greater number of Negroes to seek housing outside of overcrowded areas.

Include

ADMINISTRATION

Volunteers give service in a variety of ways to accomplish the goals of CHOOSE:

The service is administered by an Advisory Committee made up of individuals from the various cooperating groups and others with specialized knowledge in the field of housing. The Advisory Committee names the Director and Assistant Directors, who are responsible for interpreting the policies to the public, organizing activities in relation to cooperating groups, and receiving and assembling listings and reports.

The fair housing groups associated with the service furnish Area Co-ordinators for the City, North, East, South, and West Areas, and in outlying communities. Coordinators assume the responsibility of recruiting Aides and locating homes in their areas. They accept calls from homeseekers and homeowners and arrange for inspection of homes.

Aides are secured through fair housing groups to help and advise persons who are seeking homes in the neighborhood. The intensity of service provided by Aides ranges from simply giving leads, encouragement and advice to locating available housing, discovering the suitability of units, and furnishing escort service.

Clerical volunteers may not work directly with homeseekers, but are responsible for organizing, assembling, and mimeographing listings, writing letters, publishing a newssheet, or designing displays.

Other volunteers perform specific tasks involved in the overall procedure of securing listings of available housing and helping to create a receptive community climate for non-white families moving into a neighborhood. A CHOOSE volunteer is a person dedicated to the ideal of equal housing for all people.

ACTIVITIES

A. Listing Service

The monthly or bi-monthly listing of homes available on the open market is the primary activity of the Clearing House for Open Occupancy SElections. A Listings Secretary collects the information concerning homes offered and prepares the list for duplication. Volunteers arrange for the distribution of listings to churches, clubs, and agencies which might bring them to the attention of potential clients.

The first CHOOSE list of January 1964 had nine homes for sale ranging in price from $8,500 to $28,000, and five units for rent. The list of November-December 1966 showed 87 sale properties ranging in price from $5,000 to $38,500 with 52 homes in the $10,000-$20,000 category. The limited housing supply in the Pittsburgh area has made it impractical to list units offered for rent.

The listings provide the phone numbers of Area Coordinators and Rental Supervisor, but do not give the names of owners or locations of property advertised. A homeseeker calls the designated number and is referred or introduced to the seller, landlord, or broker who is handling the property. Homeowners who list their properties are informed of homeseekers who may be interested in viewing them.

Property listings are secured by members of fair housing groups through phone calls to owners, visits to real estate brokers, and through the open housing lists of governmental agencies, universities, and banks. Listings are shared with prospective buyers, Negro real estate agents, and cooperating groups, with the owner's permission.

Additional listing with a fair housing broker is recommended.

B. Housing Aide Service

Housing Aides are the direct link with the homeseeker in locating available housing in a neighborhood. Aides provide the family with information about the community, advertised housing, supportive individuals, and the fair housing laws, when necessary.

When a homeseeker phones an Area Coordinator for suggestions of listings, he is immediately assigned to an Aide who contacts him. To find the housing desired, intensive activity may be necessary, including phone calls in answer to all newspaper ads, visits to realtors, trips throughout the community seeking "For Sale" or "For Rent" signs, and actual inspection of properties.

The CHOOSE Aide maintains contact with the family, if desired, throughout the househunting process, which may be stretched into a lengthy period. Devious discriminatory practices make the process arduous and time-consuming. When discrimination is met or suspected, homeseekers are encouraged to file complaints with the Mayor's Commission on Human Relations or the Pennsylvania Human Relations Commission, both of whose services are available. The Commissions provide assistance in securing housing covered by the city and state laws.

It has been found necessary to extend the service of CHOOSE into all phases of the housing transaction: locating houses, visiting properties, choosing the residence, securing a fair lawyer, receiving financial advice, securing a mortgage, and moving into a new community.

A family may consult CHOOSE at any point in the househunting process for an Aide to provide information about a neighborhood, prices, values, fair brokers, or an explanation of other available services. A rewarding aspect of the often frustrating search for housing by a non-white family is the fact that the homeseeker may become a volunteer for CHOOSE and a member of a fair housing group.

SIGNIFICANCE OF CHOOSE

Open occupancy in housing depends upon the actions and activities of people living in their communities. Volunteers have shown the important role they can play in providing opportunities for minority group members to seek better housing. A core of concerned individuals in a neighborhood can promote a climate of acceptance which makes peaceful integration possible.

The process of meeting the vital and pressing housing needs of upward-mobile persons, as well as out-of-towners, who meet discrimination has been time-consuming, frustrating, and often discouraging. The courage and tenacity of both volunteers and homeseekers have built trust and friendship between persons of varied backgrounds.

Cooperation of groups concerned about open housing has established a working venture which advances freedom of choice in the Pittsburgh area. The support of such groups encourages homeseekers to choose housing which meets their needs and resources in hitherto unintegrated areas.

Increased knowledge and acceptance of fair housing laws broadens the opportunities of the homeseeker and strengthens the effectiveness of the work of the City and State human relations commissions.

In the Pittsburgh area, much of the good quality housing is in neighborhoods which have not been open to minority group members. The success of these families in moving into new areas is vital in creating a firm, stable, and responsible community leadership.

As a volunteer group offering a free service in metropolitan Pittsburgh since January 1964, the Clearing House for Open Occupancy SElections provides an opportunity for all concerned about human values to work together in creating a progressive and truly open community.

C. Cooperating Groups

CHOOSE depends upon the support of a number of organizations and agencies for its activity and growth. Members of the Associations for Racial Equality in South Hills, Penn Hills, North Hills, Allegheny Valley, and Sewickley Valley have provided a liaison with their communities. The Urban League mimeographs the listings; the Catholic Interracial Council, the Jewish Community Relations Council, the Young Women's Christian Association, and the First Unitarian Church have provided other stenographic and mailing services. Aides are supplied by these groups, as well as the Council of Jewish Women, Citizens for a Better City, and the Society of Friends. Operation Equality.

Additionally, Hill House Association, National Association for the Advancement of Colored People, Pittsburgh Area Religion and Race Council, Pittsburgh Presbytery, Methodist Board of Christian Social Concern, and numerous churches have provided support of various types. Through a cooperative venture of interested groups, a Workshop on Housing Opportunities was held in March, 1966. Specific proposals for future activities of fair housing groups were made and are being implemented.

D. Community Education

In broadening opportunities for minority groups to secure housing on the open market, CHOOSE has become involved in other phases of community life. Speakers from fair housing groups have sought the support of civic organizations. Representatives of CHOOSE participate in the Greater Pittsburgh Fair Housing Movement, the Allegheny County Council on Civil Rights, the Citizen-Clergy Coordinating Committee, and other groups. Testifying before City Council for a stronger fair housing ordinance, working with real estate brokers, industries, banks, and universities to secure their willingness to share listings; training volunteers; and helping groups to plan activities relating to housing have been some other aspects of CHOOSE work.

Based on reports from the 8 participating Urban League affiliates covering the period January 1, 1965 to June 30, 1966, there were over 4,000 requests for the Housing Services, over 3,000 listings were received and over 575 families bought or rented homes. Over 200 complaints of discrimination were filed with state and city anti-bias agencies. The demonstrated success of this program in one region gave impetus to the view that the adoption of this program in other metropolitan areas would make a significant contribution toward achieving open-occupancy. The expansion of this program was made possible by a Ford Foundation grant in the amount of $1.5 million for three years. The first city to participate in this project is Cleveland, Ohio. In the Spring of '67 two more cities are expected to join the program - Seattle, Washington and Pittsburgh, Pennsylvania, miami, Fla. Rochester New York, New York City.

Objective

The major goal of "Operation Equality" is:

To establish a "truly" open-housing market where all families may live where they wish, based upon their ability to pay.

Program Implementation

To establish an open-housing market, effective social forces within the community must be mobilized. This will be accomplished through the utilization of the following program components:

Metropolitan Council

This council will be used to mobilize all the community resources to increase and improve the housing supply and to assure equal access to the supply by all segments of the population.

Neighborhood Offices

This facet of the operation would seek to locate and activate potentially mobile families.

Housing Information Services

A listing of housing opportunities will be compiled by voluntary commitments as well as by those opportunities covered by the fair housing law.

A listing of families seeking these opportunities would also be established and maintained.

project is Cleveland, Ohio. In the Spring of '67 two more cities are expected to join the program - Seattle, Washington and Pittsburgh, Pennsylvania, miami, Fla. Rochester New York, New York City.

Objective

The major goal of "Operation Equality" is:

To establish a "truly" open-housing market where all families may live where they wish, based upon their ability to pay.

Program Implementation

To establish an open-housing market, effective social forces within the community must be mobilized. This will be accomplished through the utilization of the following program components:

Metropolitan Council

This council will be used to mobilize all the community resources to increase and improve the housing supply and to assure equal access to the supply by all segments of the population.

Neighborhood Offices

This facet of the operation would seek to locate and activate potentially mobile families.

Housing Information Services

A listing of housing opportunities will be compiled by voluntary commitments as well as by those opportunities covered by the fair housing law.

A listing of families seeking these opportunities would also be established and maintained.

Fair Housing Activities

Community education programs in white suburbia and white areas of the center city will be conducted.

Volunteers

For each of these program components, volunteers must be recruited, oriented to the program, and trained to assist and counsel families.

Dear Attorneys (3)

Housing Guide to Equal Opport.

Suitable living environment and stable, racially inclusive occupancy patterns do not occur through law or by chance. They result from motivation, imaginative planning, and positive management. Enough has been said about the evils of sheer compliance with minimum requirements of the law. Racial balance can be achieved by affirmative marketing techniques. If there is greater pressure from the Negro market, special measures can be taken to recruit more white families. If too few nonwhites are applying, special recruitment can be directed to the Negro market.

Physical Setting

Location, convenience, design and price are more important than allowing influencing families to live in integrated neighborhoods than the presence or absence of people of other races.

3) partially subsidized moderate income housing seems to offer the best prospect

for integration. It is at this economic level that the greatest of the white and nonwhite market occurs.

4. The special Govt assistance available to non-profit and Cooperative sponsors encourages many socially motivated organizations and private firms to enter the housing field, and the advantageous financial terms make it feasible to cater to a socially inclusive market.

5. There must be a policy decision and plan for racial inclusiveness

Policy too slated into action (IN HOUSE)
Ending the practice and consequent
habit of racial discrimination will
require the same degree of deliberate,
determined, affirmative commitment and promotion from
Both public and private that heretofore
has been ~~clamp~~ employed in moving
this country toward "two societies, one
black, one white - separate and
unequal. A massive, well coordinated
attack is essential to solve economic
and social crisis of urban areas.
Housing employment, schools, health,
recreation and welfare all interact.

What we need now is a sense of urgency, the kind of determined action that I think we could expect from businessmen if suddenly they were faced with a threat of the nationalization of industry or a tax bill which would work severe hardships on their businesses.

We should expect from the labor leaders of this country the kind of urgency and excitement and activity that we could expect if they were faced with compulsory collective bargaining legislation or strengthening of the Taft-Hartley Bill.

I think we should expect from the religious leaders the kind of commitment and urgency they would exhibit if they were suddenly told that they were no longer going to be tax exempt institutions.